

5 Year Consolidated Plan 2013-2017 One Year Action Plan 2013-2014



City of Somerville, MA
Mayor Joseph A. Curtatone

Executive Summary

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

1. Introduction

The City of Somerville has a long standing commitment to providing opportunities for its low and moderate income residents and has continued in this path during the planning process of this Consolidated Plan. The 2013-2017 Consolidated Plan lays out the City of Somerville's strategic vision for leveraging the annual entitlements of the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Program (HOME) funds to develop viable urban communities by:

- Providing decent housing and a suitable living environment; and
- Expanding economic opportunities, principally for low and moderate income persons.

Throughout the planning process, the city remained highly engaged with the community through a series of public hearings, one-on-one consultations with key agencies and community groups, and a public comment period which resulted in a number of written responses. In addition to the Consolidated Plan specific outreach, the City of Somerville recently released its first comprehensive plan, **SomerVision**. SomerVision is aimed at long-range, aspirational planning based on community-generated values and vision. While conducting over 50 community meetings and visioning sessions, the Strategic Planning and Community Development department incorporated their HUD Consolidated Planning Process concepts in its conversations and planning.

Both the Consolidated Planning and SomerVision planning sessions raised many similar issues and concerns by the local community. The city and its residents are clearly committed to a number of common goals including: transit oriented growth; maintaining the long standing tradition of diversity among its population; addressing affordable housing issues through attacking the high cost burden of both homeownership and rental of housing; and expanding the economic and job opportunities for residents of all skill and income level (particularly those on the low and moderate income spectrum most at risk for displacement).

It is Somerville's intention that the needs and concerns identified during the Consolidated Planning and SomerVision processes will serve as the building blocks in developing a comprehensive set of policies and strategies that will enable the city to meet its directive of providing decent housing, a suitable living environment, and expand economic opportunities particularly for those low and moderate income residents.

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

The Consolidated Planning process, through its data driven and place-based approach, has clearly demonstrated that the most serious issue impacting the low-mod income population of Somerville is the overwhelmingly high cost burden facing residents. The combination of the city's geographic location, fast growing neighboring economies, and low vacancy rates has made the cost of housing (rental or ownership) a major cost burden for the cities low-mod population. The city recognizes the threat that this high cost burden places on its current residents and is committed to engaging in a variety of activities that are focused on providing its low-to-moderate income population with the opportunities and resources they need to continue to grow and expand their standard of living.

Through this philosophy Somerville has developed two major priority goals: **Building Communities of Opportunity** and **Addressing the Needs of at Risk Populations**.

- **The Building Communities of Opportunity-** This goal is intended to execute the long term comprehensive goals established during our Consolidated Plan and SomerVision planning and citizen participation sessions. The strategies to be undertaken under this objective include a wide variety of activities including economic development, commercial revitalization, public facility and public infrastructure improvements. These include projects aimed at improving access to Somerville's expanding public transit infrastructure, economic development activities aimed at integrating and supporting Somerville's diverse population base, increase affordable housing supply through inclusionary zoning and development projects, and public facility projects that will expand green space and significantly enhance the living environment for low and moderate income residents. The goal of these activities is to ensure that the current low to moderate income population has the opportunities and resources they need to grow along with Somerville.
- **Addressing the Needs of At Risk Populations** - This goal is intended to meet the immediate needs of those groups and individuals who are at greatest risk of homelessness or economic distress. The activities targeted for this goal include continued investment in our public services, homeless programs, and continuum of care activities. The city will continue to use HUD funds to assist those members of our community that are in greatest risk of becoming victim to the increased housing costs associated with this area.

3. Evaluation of past performance

Somerville has been successful in implementing many of its 2008-2012 Consolidated Plan initiatives. Even so, the city's low-to-moderate income residents still face numerous challenges related to housing costs and job opportunities. To solve this issue, Somerville continues to invest in solutions to increase access to opportunities and improve the quality of life for low-mod residents.

Affordable Housing - Somerville achieved numerous milestones during the Consolidated Planning period.

- 2 phases of the 84 unit St. Polycarps Village affordable housing complex are complete, and Phase III is underway.
- 29 unit affordable rental development for veterans is under construction by Volunteers of America.
- 8 unit affordable rental development for formerly homeless households built by SCC and supportive services by the Somerville Homeless Coalition was completed.
- 5 unit group home for disabled individuals was completed by the Walnut Street Center.
- 95 unit Senior Rental building was completed by the Somerville Housing Authority.
- 99 unit Assisted Living Facility was completed by the Visiting Nurse Association.
- Rehabilitation of 501 units of rental housing at Clarendon Hill Towers was completed.
- Rental assistance to at least 30 tenants per year.
- Progress being made toward Somerville's goal of rehabilitating 40 units annually.
- Reestablishing the Closing Cost Assistance Program.

Somerville successfully expanded its inclusionary housing ordinance in Union Square and East Somerville to increase the required percentage of affordable units which is 12.5% city wide to 15-17.5% in key locations. In addition, a strong rental market has resulted in the largest project to date Maxwell's Green, which created 24 rental and 1 homeownership unit. The development at Assembly Row by Avalon Bay has permitted the first two phases, which will include 56 affordable rental units.

Economic Development - Economic development activities were focused in the East Somerville and Union Square NRSA's.

- Key partner organizations Union Square and East Somerville Main Streets helped the city to foster small business development via technical assistance, capacity building, and district marketing.
- Somerville's Storefront Improvement Program helped 20 businesses to rehabilitate dilapidated commercial space; yet much work remains. The city will continue to support small business formation and growth.
- Somerville will continue to support rehabilitation of blighted commercial spaces in East Somerville and Union Square; and will expand their services into a new Central Broadway NRSA.

This combination of targeted physical improvements and supportive services will ensure that local businesses will have the infrastructure and amenities necessary to create and sustain job opportunities for low-mod residents.

Transportation Infrastructure and Open Space - Somerville has made a substantial progress towards its 2008-2012 infrastructure and open goals, which reduce blight and improve public health in the city's low-mod income areas

- Major construction projects including the Green Line Extension, the Orange Line station, the Community Path Extension and the East Broadway Streetscape all broke ground.
- Major park renovation were completed at Perry Park, and new parks have been constructed at Quincy Street, Ed Leathers, and Zero New Washington.
- Over 100 trees were planted in low-mod areas.

As a result, a safer, more accessible walking environment is being created and low-to-moderate income residents will have improved access to jobs and services.

4. Summary of citizen participation process and consultation process

The City of Somerville is an extremely active community with an extraordinarily high level of civic engagement and public participation from its residents. As a result of this high level of engagement and the city's desire to make the five year Consolidated Plan process as "needs based" as possible, the City's Community Development division went through an extensive citizen participation process to ensure that the plan met the needs and concerns of its low to moderate income residents specifically in the areas of affordable housing, suitable living environments and economic development. In developing the plan the city reached out to residents, social service organizations, housing providers, and other governmental and public entities to provide input into the identification and prioritization of these needs.

As part of the Con Plan process, a series of three public hearings were held to solicit feedback directly from residents and community members. During these meetings a number of concerns and opinions were raised including the high housing cost burden facing individuals and families, the need to revitalize dilapidated commercial properties in aging commercial districts, availability of job readiness programs and employment opportunities for teens and young adults, teen homelessness, and the impact of condo conversions on the housing supply and real estate market in the city.

Housing Division staff also met directly with several partners to develop the Needs Assessment and Market Analysis sections of the Consolidated Plan. Specifically, Housing Division staff attended the March Continuum of Care meeting to gather feedback from the homeless providers regarding the needs of their clients. Topics covered included common housing problems, areas of most pressing needs, concerns around the termination of rapid rehousing funds, results of the Point in Time homeless count, gaps in available housing, gaps in supportive services, and general concerns. Housing division staff also met one-on-one with the Deputy Director of the Somerville Housing Authority to discuss issues of concern, including Section 504 Needs, most pressing needs of Public Housing and Voucher residents, demographic information about Public Housing and voucher residents, restoration and revitalization needs of the public housing stock, and strategies to improve the living environment for public housing residents, among other general housing needs concerns.

In conjunction with the Consolidated Planning process the City also recently adopted its first ever comprehensive plan in mid 2012, Somervision. The plan which was developed by the Somervision Steering Committee (described in greater detail in the consultation and citizen participation sections)

undertook an exhaustive 3 year planning process with participation from a wide range of community stakeholders to address the very same issues of affordable housing, suitable living environments, and economic development.

In addition, opportunities for organizations and individuals to provide direct input into the 2013-2017 Consolidated Plan was also made available through the Department's 30 day comment period.

5. Summary of public comments

The Office of Strategic Planning and Community Development has received a number of official written comments. Of the written comments submitted the Executive Directors of the Union Square and East Somerville Main Streets organizations each submitted a formal comment letter on the Consolidated Plan. Several others were also in support of the East Somerville Main Streets organization and for continued funding for that organization as well as general economic development activities in that target neighborhood, 2 comments were requesting further clarification and additional information on specific issues, 1 comment was to express support for East Somerville Main Streets as well as concern over the rate of condo conversions and to advocate for the extension of the community path through East Somerville and the lower income neighborhoods into Boston. The final comment was in support of the current affordable housing programs, the affordable housing trust fund, and an expansion of the city's inclusionary housing ordinance. All comments received were accepted.

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

There were no Public Comments and/or views that were not accepted.

7. Summary

The Consolidated Planning process has included comments and information gathered from the SomerVision process, but has also included rounds of Citizen Participation with the public focusing on needs and the market related to CPD programs, which is highlighted in the Process section of the Consolidated Plan.

Somerville has historically been an affordable place to live, with convenient access to Boston. As the Greater Boston areas, and Massachusetts as a whole, have begun experiencing increased housing costs, so has Somerville. Since 2000, single-family home sales have increased in price by 112% and while rents have remained somewhat stable over the past decade, median contract rent has still increased by 43% since 2000 and housing advocates report increasing difficulty finding vacant units that are affordable to low and moderate-income households and extremely low vacancy rates, making Somerville unaffordable to many residents.

Challenges facing the City of Somerville highlighted in the Housing Needs Assessment that follows include a high level of cost burden among residents, a stark affordability mismatch, particularly for low

and moderate income households, demand for public housing and vouchers that exceeds the supply by almost ten times, and changing demographics including an increasingly diverse community, both ethnically and racially. While the City will continue to utilize the HUD funds to address these needs, additional strategies at the local level will also be pursued to combat the pressing needs of Somerville's residents. The City will continue to strengthen its Inclusionary Zoning Ordinance and work with private developers to ensure the maximum number of affordable units that meet the needs of Somerville's low and moderate income population, are created through zoning controls. The City will also work to strengthen the Linkage Ordinance to ensure new commercial development contributes funds to the Somerville Affordable Housing Trust Fund to address housing needs. Additional funds will also be available via the Somerville Affordable Housing Land Bank and the passage of the Community Preservation Act and the City will work to coordinate the efforts of these funding sources with the needs identified in the Needs Assessment. Additional work around workforce development will raise the incomes of residents, making housing more affordable. Increased access to transportation through the extension of the MBTA Green Line and the new Orange Line stop will decrease transportation costs, thereby lessening households cost burden and freeing up additional income for other needs, including housing.

The community assets and market knowledge that Somerville needs to build successful activities and projects have been highlighted in the Market Analysis section of this plan. Some of the high level points of interest include a rich immigrant population and artist culture, access to major metropolitan cities, proximity and strong political focus on transit. All of these points of interest make Somerville an interesting place for economic development and job growth, which will reduce the cost burden of the low and moderate income households.

In the Strategic Plan, Somerville lists its goals and estimates of allocations from HUD by program. In the narratives that precede and surround these goals and allocations exists the summaries of geographic and need priorities, as well as the influence of market conditions. The Strategic Plan also highlights Somerville's commitment to reducing the barriers to affordable housing, homelessness, lead paint hazards and poverty. The monitoring plans for ensuring regulations are followed by the City and its partners are also included in this section.

The Annual Action Plan is the last section of this Consolidated Plan, which is a condensed, more precise plan for the first year of funding under this Consolidated Planning Process.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	SOMERVILLE	OSPCD
HOME Administrator	SOMERVILLE	OSPCD
ESG Administrator	SOMERVILLE	OSPCD

Table 1 – Responsible Agencies

Narrative

The City of Somerville's Mayor's Office of Strategic Planning and Community Development (OSPCD) is responsible for the administration of the U.S. Department of Housing and Urban Development's (HUD) Community Planning and Development programs. These programs utilize funding from the Community Development Block Grant (CDBG) program, the Emergency Solutions Grant (ESG) program and the Home Investment Partnership Program (HOME) to fund local activities which benefit low-income and moderate-income residents and neighborhoods. Projects supported must conform to program regulations and focus on the City's priority needs as identified in the City of Somerville's 2013-2017 Consolidated Plan.

Consolidated Plan Public Contact Information

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

1. Introduction

The Office of Strategic Planning and Community Development of the City of Somerville began the process in 2012. The process began with developing a strategy of consulting with residents, local non-profit agencies, businesses, other City departments and the public to obtain the perspective views and needs for human services, community development, affordable housing and job creation.Â Collaboration with multiple entities was encouraged toÂ assist in determining present and future needs of the City of Somerville.

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

Somerville undertakes a variety of activities to enhance the coordination among the many housing providers, both public and private, and service agencies that work with low and moderate income households in the city. The City frequently meets with commercial developers, business leaders, and potential businesses interested in the area to discuss the potential of economic development in Somerville. Somerville is lucky to have a wide range of agencies working towards the common goal of improving the lives of its residents by direct service provision, housing assistance, advocacy or coordination. In addition, many agencies work with specific groups of the population such as a specific immigrant group or residents of a specific area of the city, and Somerville works to ensure that not only is there not any unnecessary duplication of services, but that all agencies are coordinating to provide the highest and most appropriate level of care.

The city,through the Somerville-Arlington Continuum of Care (CoC),Â actively invites employees from the Housing Authority, employees of the Department of Mental Health, Riverside Mental Health, and a broad array of other service providers within the community to our monthly planning meetings in order to keep an open line of communication, discuss community needs and strategies to address them, and improve discharge planning. The CoC actively engages and collaborates with many different providers.

In addition, the Somerville's Housing Division regularly consults with the Somerville Housing Authority (SHA) on topics such as Fair Market Rent, tenants's ability to find suitable housing, maintenance of SHA properties, and notification of affordable housing opportunities that SHA tenants may be interested in. A representative of the SHAÂ has a designated seatÂ on the Somerville Affordable Housing Trust and the SomervilleÂ Fair Housing Commission. The Housing Division also regularly consults with Somerville's Community Housing Development Organization (CHDO), the Somerville Community Corporation (SCC), on similar issues and works closely with them to connect residents with services and discuss plans for housing development proposals. The SCC also provides First-Time Homebuyer EducationÂ classes for local residents. Somerville coordinates notification of affordable housing opportunities that may interest SCC clients. The Housing Division, though the CoC, also coordinates with

health and mental health agencies to ensure that households who need additional health and mental health support in order to maintain their housing are connected with the appropriate resources.

Through its Division of Transportation and Infrastructure, the City also seeks to connect residents of affordable housing with public transit and open spaces. The extension of the Green Line into Somerville will provide rapid transit access to 85% of Somerville's population, up from 15% today. In addition, the City's SomerVision 20 Year Plan seeks to create 125 acres of new publicly-accessible open space throughout the City. These benefits support the needs of affordable housing residents by improving their quality of life and providing greater access to region-wide assets.

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

A representative from Somerville's Housing Division is an active member in the CoC and attends all monthly meetings as well as sits on several subcommittees. The City's Housing Director attended the March 2013 meeting of the CoC to consult on the Housing Needs Assessment and Market Analysis for the 5 Year Consolidated Plan and attends meetings throughout the year as requested for topical discussions such as project prioritization, ESG funds and other issues as they arise.

The CoC actively reviews our unmet need each year after our Point in Time Count to address needs within the community. Over the last 5 years the CoC has requested new beds for the chronically homeless. . The Somerville Homeless Coalition (SHC) has prioritized mobile vouchers for the chronically homeless funded with City funds through Somerville's Prevention and Stabilization (PASS) program. Similarly, Passages, the McKinney funded case management program, has been able to work with the local housing authority in securing Section 8 vouchers and public housing units for the chronically homeless.

The CoC has not had any incidence of unsheltered homeless households with dependent children in a long time, including this past year. If such an unsheltered household were to be found in Somerville or Arlington, they would first be identified through First Step Street Outreach or as a walk in to one of the many homeless service providers. Calls are made to Traveler's AID and the Mayor's hotline. For pregnant and postpartum women, First Step has connected them to CASPAR's New Day program. The family would immediately be connected to the Passages Case Management Program for a comprehensive intake. If the family were EA eligible, they would be placed in appropriate housing. If not, they would be connected with one of the other Permanent Housing Programs for homeless families within the CoC.

For those at risk of homelessness, we utilize a Tenancy Stabilization Program to help with some funding for rent or utility arrearages, along with case management to identify any other issues as well. While the federal Section 8 centralized wait list is still open, the public housing wait list administered by the Somerville Housing Authority has been closed and has a long wait list. CoC members participate on the State's unaccompanied youth task force which discusses current issues and long term plans.

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

The City works with the Somerville-Arlington Continuum of Care to design a program that will combine and leverage existing ESG resources to meet the needs of the community following the HUD funding goals. The CoC meeting at least monthly, is made up of emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing providers, other homeless assistance providers and mainstream services and housing providers working together to coordinate services, identify pressing needs, discuss challenges, define policies and develop strategies for a successful program. Consultation related to eligible ESG activities, funding policies and procedures and the administration of Homeless Management Information System (HMIS) have been discussed by the CoC. The CoC has identified services and prioritized the most critical needs in the community and how those needs can be best met through the local ESG funds; and established performance standards; and reviewed best practices; and procedures and policies around HMIS reporting.

Activities designed to better coordinate efforts between the CoC and ESG programs also support the objectives outlined in Opening Doors: Federal Strategic Plan to Prevent and End Homelessness specifically to "Provide and promote collaborative leadership at all levels of government and across all sectors to inspire and energized Americans to commit to preventing and ending homelessness."

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

1	Agency/Group/Organization	SOMERVILLE HOMELESS COALITION
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data on the low income residents to support the better coordination of services to improve the lives of residents by integrtrng social service programs in housing developments to target adults and youth and decrease crime. Attended public meetings and serve as HMIS lead in CoC.
2	Agency/Group/Organization	Somerville-Arlington Continuum of Care
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In conjunction with HUD regulations, set guidelines for funding strategies, standard client intake information, policies and procedures for homelessness assistance and rapid re-housing, rent reasonableness, client tracking, point in time contact and training in HMIS.

3	Agency/Group/Organization	Somerville Housing Authority
	Agency/Group/Organization Type	Housing PHA Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provide data for low income residents to support the better coordination of services to improve the lives of residents by integrating social services in housing developments for adults and youth and decreasing crime. SHA representatives were met with on a one on one basis and were invited to public meetings.
4	Agency/Group/Organization	CASPAR
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	provided information on the indigent chronically homeless clients living on the streets many of whom have complicated medical issues. Attends provider group meetings and committee meetings. Invited to and attended public hearings. Help coordinate PIT count.

5	Agency/Group/Organization	Community Action Organization
	Agency/Group/Organization Type	Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CAAS works with families on housing, food, heat and education needs. There input into trends and most urgent needs in the community were sought and strategies to address them. Attend provider group meetings, invited to and attended public meetings.
6	Agency/Group/Organization	CENTER FOR THE DEV. OF TEEN EMPOWERMENT
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Works with teen in Somerville on youth initiatives important to teens to avert violence, substance abuse, criminal activity and other dysfunctional behaviors. Studies show that communities with employed teens have 50% less violence
7	Agency/Group/Organization	SOMERVILLE COMMUNITY CORP
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provides and develops affordable units in the City. Consulted on the 90 homeless youth at Somerville High who are served by Youth Harbors and their housing and support needs. Invited to Public Hearings, attend monthly provider group meetings.
8	Agency/Group/Organization	M.A.P.S.
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Massachusetts Alliance of Portuguese Speakers identified the unmet needs of older Portuguese seniors and newer immigrant moving to the area. Invited to and attended public hearings.
9	Agency/Group/Organization	Somerville School Dept
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The School Department provided information on the diversity in the Somerville Public Schools through its family income and ethnicity informaton. This survey document the percentage of families speaking a language other than English in the home and the need for more ESOL classes to enable parents to advocate on behalf of their children
10	Agency/Group/Organization	Somerville Council on Aging
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	the Council on Aging provided us with a survey detailing the needs of a growing population in the City (adults 50+) and information on a study documenting longer life spans for seniors involved in social activities (6500 seniors studied over 5 years)
11	Agency/Group/Organization	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	attends provider group meetings, invited to public hearings.
12	Agency/Group/Organization	Transition House
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attends provider group meetings, invited to public hearings.
13	Agency/Group/Organization	WAYSIDE YOUTH AND FAMILY NETWORK
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	attends monthly provider group meetings and committee meetings, invited to and attended public hearing.
14	Agency/Group/Organization	Heading Home Inc.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public hearing, attends monthly provider and committee meetings.
15	Agency/Group/Organization	CAMBRIDGE HEALTH ALLIANCE
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	invited to attend public hearings.
16	Agency/Group/Organization	RIVERSIDE MENTAL HEALTH AND RETARDATION CENTER, INC.
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	attends provider group meetings, invited to public hearing.
17	Agency/Group/Organization	Somerville Affordable Housing Trust Fund
	Agency/Group/Organization Type	City Entity
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	invited to attend public hearing; consulted at regular meeting.
18	Agency/Group/Organization	Respond
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	attends provider group meetings; invited to public hearing
19	Agency/Group/Organization	Cambridge and Somerville Legal Services
	Agency/Group/Organization Type	Service-Fair Housing Legal Services

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	attends provider group meetings; invited to public hearing. Consulted through meetings.
20	Agency/Group/Organization	Somerville LIFT
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	attends provider group meetings. Invited to public hearing.
21	Agency/Group/Organization	Visiting Nurses association of Eastern Mass
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	attends provider group meetings. Invited to public hearing.
22	Agency/Group/Organization	Somervision Steering Committee
	Agency/Group/Organization Type	Other government - Local Planning organization Business Leaders Civic Leaders Grantee Department Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In 2009 a sixty member steering committee was assembled and included local residents, business owners, non-profit organizations, and elected officials. The committee embarked on a three year process to develop the City's newly adopted 20 year comprehensive plan. Over the course of these 3 years a series of workshops and nine events were held to develop and review the plan with the larger community. Somervision steering committee members also gave individual presentation to their individual sponsors and community organizations. The plan was formally adopted by the City's Board of Aldermen on April 2012.
23	Agency/Group/Organization	Haitian Coalition
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	attend group and committee meetings; invited to public hearing.
24	Agency/Group/Organization	Clarendon Housing Tenants Association
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group was consulted on the development of the North St. park project and invited to public hearings.
25	Agency/Group/Organization	Volunteers of America
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to and attended multiple public hearings.
26	Agency/Group/Organization	EAST SOMERVILLE MAIN STREETS
	Agency/Group/Organization Type	Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to and attended public hearings.
27	Agency/Group/Organization	UNION SQUARE MAIN STREETS
	Agency/Group/Organization Type	Services-Employment Business Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to and attended public hearings.
28	Agency/Group/Organization	Boston Community Capital
	Agency/Group/Organization Type	Housing Regional organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Somerville has had initial contact with this organization to inquire about its services and capabilities with regards to future project funding for the city.
29	Agency/Group/Organization	Massachusetts Housing Investment Corp
	Agency/Group/Organization Type	Housing Regional organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Somerville has had initial contact with this organization to inquire about its services and capabilities with regards to future project funding for the city.
30	Agency/Group/Organization	Massachusetts Housing Partnership
	Agency/Group/Organization Type	Housing Regional organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Somerville has had initial contact with this organization to inquire about its services and capabilities with regards to future project funding for the city.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

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

Community partnerships and public outreach have always been a critical part of the Somerville Parks and Open Space Department's planning process. Typically our projects are planned in coordination with a host of public and private agencies, and all park projects incorporate significant outreach efforts designed to promote community participation in the low-mod neighborhoods that our projects are targeted to impact. Some of the key governmental agencies we work closely with are the EPA, Massachusetts Executive Office of Energy and Environmental Affairs, Massachusetts Environmental Trust, Department of Conservation Resources and the Metropolitan Area Planning Commission.

Similarly, many of the Transportation and Infrastructure undertake by the city also follow the same model of outreach and partnership as Parks and Open Space. Public outreach and community partnerships play a key role. Infrastructure projects often coordinate with many of the same agencies as the Open Space projects and include others such as the MBTA, Mass DOT, FTA, and FHWA.

Similarly, many of the Housing activities undertaken by the city also follow the same model of outreach and partnership. Public outreach and community partnerships play a key role in implementing housing activities. Housing projects coordinate with the Somerville Affordable Housing Trust Fund and coordinates with the Massachusetts Department of Housing and Community Development on specific housing development projects regarding the provision of state resources to City-supported projects, such as Massachusetts Affordable Housing Trust Funds, State HOME funds, LIHTC and other state housing funding resources. This includes participating in general discussions and consultations on overall housing goals at both the local and state level, as well as discussions with DHCD staff on specific housing development projects that are seeking multiple funding sources. In addition, the City and the Somerville CoC coordinates with the State on ESG activities to ensure the best use of prevention and rapid re-housing resources. The City also consults with MAPC.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Three public meetings were held over the course of the consolidated plan planning process in an effort to broaden public participation in the preparation of the Consolidated Plan for 2013-2017. The first two meetings, which were held on March 11th and April 4th, gathered feedback used to develop the plan including a breakout session of suggestions and participation and a live poll on activities that participants engaged in ranking projects based on priority needs in the community. Participants for both meetings included citizens of Somerville, Agencies, Chamber of Commerce and Somerville business owners. The final meeting on April 23rd, was used to present a draft plan to the public and open a comment period that ran from April 23rd to May 23rd. Over 50 social service providers working and advocating for low, very-low and moderate income residents were contacted regarding the public hearing scheduled Monday, March 11, 2013. This included outreach to agencies serving the minority community, non-English speakers, as well as persons with disabilities. OSPCD staff presented an overview of the Consolidated Plan for 2013-2017 and asked citizens and social service providers to present comments and identify community needs. The public hearing notice, the presentation slides, hearing minutes and the attendance will be included in the Consolidated Plan. A second public hearing was scheduled for April 4, 2013 to present the draft of the Consolidated Plan followed by a 30 day comment period. A copy of the citizen comments or views of the plan will be included in the final document.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community social service agencies working with seniors and youth	Public meetings were held on March 11th, April 4th, and April 23rd. Meetings were attended by local residents as well as social service providers and various members of the community.	In total 11 written comments were submitted; 7 in support of the east somerville main streets program and the remainder on general economic development activities and informational questions.		
2	Newspaper Ad	Non-targeted/broad community	The ad notice appeared in the local newspaper Somerville News two weeks prior to each public hearing.	No comments were received.		
3	Internet Outreach	Non-targeted/broad community	Public Hearing notices were posted on the City's website.	No comments were received.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Somerville has an extremely rich and historic housing stock. In fact, the first Governor of the Commonwealth of Massachusetts, Governor John Winthrop, lived in Somerville in the early 1600s and owned over 600 acres of land between what is currently Broadway and the Mystic River. At that time, Somerville's housing stock consisted mostly of large farmhouses and mansions. In 1775, Somerville had only thirty houses and roughly 250 residents. By 1842, there were still only 200 dwelling units and 1,000 residents in Somerville.

With the establishment of streetcar lines in the later part of the 19th Century, Somerville quickly became a desirable housing location and residential building boomed. Over 80% of the Somerville's current housing stock was built prior to 1920, predominantly consisting of triple-decker and two-family homes. Somerville's population surged in the first two decades of the 20th Century, exceeding 100,000 at one point and increasing until it peaked during World War II at over 105,000. With only 4.1 square miles of land area, Somerville became the most densely populated community in New England. While the population has decreased since World War II, with 75,880 people living in Somerville in 2009, according to the 2005-2009 CHAS, it remains the most densely populated city in New England.

Somerville has historically been a city of renters. While the rest of the nation has homeownership rates around 60-65%, Somerville is the opposite with roughly 66% of its population renting. Somerville remains an ideal location for renters because of its close proximity to the Greater Boston area's academic institutions. Tufts, Harvard, and MIT are all within walking distance and many undergraduate and graduate students make Somerville their home.

Somerville has historically been an affordable place to live, with convenient access to Boston. As the Greater Boston area, and Massachusetts as a whole, have begun experiencing increased housing costs, so has Somerville. Since 2000, single-family home sales have increased in price by 112% and while rents have remained somewhat stable over the past decade, median contract rent has still increased by 43% since 2000 and housing advocates report increasing difficulty finding vacant units that are affordable to low and moderate-income households and extremely low vacancy rates, making Somerville unaffordable to many residents.

Additional challenges facing the City of Somerville highlighted in the Housing Needs Assessment that follows include a high level of cost burden among residents, a stark affordability mismatch, particularly for low and moderate income households, demand for public housing and vouchers that exceeds the supply by almost ten times, and changing demographics including an increasingly diverse community, both ethnically and racially.

With over 75,000 residents, providing adequate housing is a daunting task for a city of only 4.1 square miles, yet Somerville has been committed to doing just that for decades and continues to make affordable housing a high priority.

As Somerville looks to its future, it is crucial to understand where the city is today. This Needs Assessment compiles current and historical data on demographics, education, employment, and income to provide context for examining the city's housing and community development needs. Many facets of housing are explored, including the overall number of units and development trends, tenure, housing condition and age, affordability, and homeownership value and sales. With a picture of current conditions established, indicators of need are explored in the housing context, including housing cost burden, affordability mismatch, vacancy rates, public housing and voucher programs, homelessness, housing problems, and special needs.

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

Summary of Housing Needs

As Somerville looks to its future, it is crucial to understand where the city is today. This Housing Needs Assessment compiles current and historical data on demographics, education, employment, and income to provide context for examining the city's housing and community development needs. Many facets of housing are explored, including the overall number of units and development trends, tenure, housing condition and age, affordability, and homeownership value and sales. With a picture of current conditions established, indicators of need are explored in the housing context, including housing cost burden, affordability mismatch, vacancy rates, public housing and voucher programs, homelessness, housing problems, and special needs.

Several indicators of need emerged from this assessment, including:

- **Cost burden:** Over 40% of Somerville households faced a cost burden in 2010, paying more than 30% of income toward housing costs. Cost burdens are particularly prevalent among low-income households, as nearly 75% of households earning an income below 80% of the Area Median Income (AMI) were cost burdened, compared to 17% of households earning above 80% of the AMI. Over 4,000 renters and over 1,300 homeowners pay more than 50% of their income towards housing costs. For a low-income family of 4 earning 50% of AMI (\$47,200), this means after housing costs, they only have \$23,600 for all of their other needs including food, transportation, clothing, and other necessities. For extremely low income households, this burden is even more stark. However, even households who are not low-income are faced with high housing cost burdens, making this a universal and pervasive problem throughout Somerville.
- **Affordability mismatch:** A key cause of housing cost burden was the lack of units affordable to lower income groups. For example, while nearly one-third of Somerville homeowners earn an income below 100% of AMI, less than 10% of units are affordable to them without incurring a cost burden. This mismatch persists through both the homeownership and rental markets. This directly contributes to the high rate of housing cost burden in the city because not enough units in the city are affordable to low and moderate income households, families are forced to rent units that are out of their price range and make tough decisions about what other necessities they must forgo in order to afford their housing.
- **Vacancy rates:** Vacancy rates increased between 2000 and 2010, although the 1.2% homeownership vacancy rate and 2.9% rental vacancy rate in 2010 remain much lower than the 5% vacancy rate indicative of a healthy housing market.
- **Public housing and voucher waiting lists:** The demand for public housing and rental vouchers greatly exceeds supply, as the number of households on the public housing waiting list in 2012 was nearly ten times larger than the number of units, and the number of households on the voucher waiting list was about one-third larger than the number of vouchers in use.

Demographics	Base Year: 2000	Most Recent Year: 2009	% Change
Population	77,478	75,880	-2%
Households	32,477	31,122	-4%
Median Income	\$46,315.00	\$62,575.00	35%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,330	3,595	3,920	3,110	
Small Family Households *	1,605	915	1,375	6,800	
Large Family Households *	90	160	150	630	
Household contains at least one person 62-74 years of age	820	450	505	245	1,470
Household contains at least one person age 75 or older	925	905	525	250	470
Households with one or more children 6 years old or younger *	594	334	385	1,545	
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2005-2009 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	125	0	20	200	0	15	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	10	0	55	80	0	0	20	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	65	20	15	125	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	3,050	895	155	30	4,130	400	380	355	250	1,385
Housing cost burden greater than 30% of income (and none of the above problems)	680	800	1,450	585	3,515	150	475	355	270	1,250

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	130	0	0	0	130	0	0	0	0	0

Table 7 – Housing Problems Table

Data 2005-2009 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,145	1,100	175	120	4,540	400	395	375	250	1,420
Having none of four housing problems	1,450	1,390	2,455	1,990	7,285	205	710	910	750	2,575
Household has negative income, but none of the other housing problems	130	0	0	0	130	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2005-2009 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,320	525	625	2,470	39	195	235	469
Large Related	29	104	10	143	55	0	105	160
Elderly	815	240	105	1,160	305	500	220	1,025
Other	1,620	1,020	875	3,515	160	155	160	475

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	3,784	1,889	1,615	7,288	559	850	720	2,129

Table 9 – Cost Burden > 30%

Data 2005-2009 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,115	225	55	1,395	35	110	150	295
Large Related	25	4	10	39	55	0	30	85
Elderly	530	105	15	650	205	160	55	420
Other	1,415	695	85	2,195	110	110	135	355
Total need by income	3,085	1,029	165	4,279	405	380	370	1,155

Table 10 – Cost Burden > 50%

Data 2005-2009 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	75	20	15	150	0	0	20	0	20
Multiple, unrelated family households	0	0	0	15	15	0	0	0	0	0
Other, non-family households	0	0	0	40	40	0	0	0	0	0
Total need by income	40	75	20	70	205	0	0	20	0	20

Table 11 – Crowding Information – 1/2

Data 2005-2009 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	590	294	345	1,229	4	40	40	84

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:

CHAS 2005-2009 Dataset Somerville City

Data Source

Children are defined as a household having 1 or more children age 6 or under present. Data for children age 18 or under was not available.

Comments:

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

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

What are the most common housing problems?

The most common housing problems in Somerville are generally a result of high housing costs, particularly high asking rents and start-up costs including security deposits. According to advocates working with households searching for units with vouchers, many of the more affordable rental units are in poor condition and not up to housing quality standards, therefore households with a voucher cannot rent them because they would not pass housing authority inspections. Many households are doubling up with family and friends in order to afford housing, leading to overcrowding and unsafe conditions. A lack of housing supply in general is a problem, but specifically small units for non-elderly households and family-sized units. In addition, difficulty in finding rental units for at-risk populations is exacerbated by landlords unwillingness to rent to youth on their own or populations with substance abuse or mental health/behavioral problems. As a result, the CoC is finding it hard to sign leases for units, even if a homeless provider is providing supportive services. A lack of units with supportive services attached is also a problem.

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

Data shows that a significant percentage of households in every income bracket up to 100% AMI face cost burden concerns, both renter and owner households. Renter and owner households earning less than 30% AMI and 30-50% AMI are particularly cost burdened, with the majority of them facing housing cost burdens of greater than 50%. Cost Burden impacts household types uniformly across the board; 75% of small family households, 76% of large family households and 53% of elderly households experienced a cost burden of greater than 30%. In addition, 43% of small households, 31% of large family households and 26% of elderly households experienced a cost burden of greater than 50%

Specific populations that are more affected than others, according to consultation with the CoC, include 18-24 year olds, individuals with substance abuse and behavioral problems, chronically homeless

households, and recent immigrants. Larger households are also affected more due to a lack of larger rental units, particularly those with 4 or more bedrooms. Non-elderly disabled households are also affected more by the lack of small accessible units that are not restricted to elderly households.

Domestic violence is one of the major causes of homelessness for women and families. In Somerville, 93% of domestic violence crisis callers indicated their income as low, very low or no income; complicating their ability to find safe housing.

Persons living with HIV/AIDS face an array of barriers to obtain and maintain affordable, stable housing. For many, persistent shortage of stable housing is the primary barrier to consistent medical care and treatment. Many face illegal eviction from their homes when their illness is exposed. An estimated 1/3 to 1/2 of the persons living with AIDS in the United States are either homeless or at imminent risk of homelessness.

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

Individuals and families entering homelessness face the same concerns as the general population does in regard to the most common housing problems noted above, although to a more immediate extent. As noted above, more than 40% of all Somerville households face a cost burden and the number increases to more than 75% for households earning up to 80% of AMI. These are the households who are at imminent risk of homelessness. By paying more than 30% and often more than 50% of their income towards housing costs, low-income families are unable to save, making it impossible for them to weather unexpected problems. Any small financial problem therefore takes a large toll on their ability to pay their rent and they risk losing their housing as a result.

In addition, housing advocates point out that high market rents make it difficult for households, even those with a rental voucher or other subsidy, to find a suitable rental unit. Households with rental subsidies are finding that landlords are discriminating against them because they do not want to bring the units up to housing quality standards as required. In addition, landlords are unwilling to rent to households with substance abuse or behavioral problems in their past, even with supportive services attached to their housing subsidy.

Families and individuals nearing the termination of rapid rehousing assistance face similar challenges to those without. In general, housing advocates note that the length of the assistance has not been sufficient to result in "stabilization" and as a result need to move into another form of subsidized housing, usually public housing. As noted above, waitlists for public housing and vouchers are extremely long and it can take years for a household to be offered a subsidy, meaning that households receiving rapid rehousing will lose their current assistance before a long-term solution is identified, putting them back at risk of homelessness. In addition, without sufficient supportive services attached, some households, particularly those with behavioral issues, are finding it difficult to remain housed when they do find an affordable unit. Many of the chronically homeless households lack the discipline to maintain their housing, having little prior experience with paying rent and maintaining an apartment.

An additional problem identified by housing advocates working with households to identify rental units is that individuals with prior criminal records can be very difficult to house. In general, institutions such as prisons and mental health facilities will discharge individuals into a short-term housing arrangement, but no long-term housing arrangement has been identified, putting them at risk of homelessness again.

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

The City of Somerville does not provide an estimate of the at risk population, however we do provide services to populations at-risk of homelessness through the ESG program in accordance with 24 CFR 576.2.

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

The most common factor leading to housing instability and increased risk of homelessness is the cost of housing, as noted above. However, additional housing characteristics have been identified as contributing. Because over two thirds of Somerville's households are renters, there is little stability in housing costs. As the housing market in Somerville heats up as a result of the coming extension of the green line and increased popularity of the Somerville housing market in general, renters are at a higher risk of displacement and homelessness because they do not have fixed housing costs. The age of the housing in Somerville also poses a problem for low-income households. The majority of Somerville's housing was built prior to 1980, meaning there is a large presence of lead paint. Households with children may be discriminate against in their efforts to find suitable housing because landlords do not want to pay for the cost of lead abatement. The age of the housing stock also means there is a lot of expensive maintenance to be done. Low-income homeowners may not have access to financing to make necessary improvements to their homes, such as roof replacements, heating system upgrades and energy-efficiency improvements. Landlords are faced with the same housing condition problems on rental units. In order to afford maintenance on an aging housing stock, owners charge higher rents, which prices low and moderate-income households out of the market. In addition, the lack of larger

family-sized units in Somerville means that larger families are often unable to find housing large enough to accommodate their household, putting them at risk of homelessness. Elderly households and persons with disabilities also face instability due to the age and composition of the housing stock. The majority of Somerville's housing is in 2-3 family homes that are inaccessible and almost all have stairs to access them. Households needing accessible features such as ramps, roll-in showers and accessible kitchens find it hard to locate a suitable unit or remain in their current units, putting them at increased risk of instability and homelessness.

Discussion

As noted above, the most prevalent housing needs are related to housing cost burden. Housing cost burden can be attributed to both high housing costs (for both rental and ownership housing) and low incomes. In order to reduce housing cost burdens for Somerville residents, it will be necessary to reduce the cost of housing through new affordable housing development, rental assistance, and assistance with housing maintenance. Somerville's Inclusionary Housing Ordinance is a significant tool that can be used to increase production of affordable housing units with no public subsidy. By requiring that 12.5-17.5% of all new units produced be made affordable to low and moderate-income households, the supply of affordable units through market forces is increased. For example, at Assembly Row, the first two phases of residential development currently in production will result in 56 new affordable rental units for households earning up to 80% of AMI. As Somerville increases production of housing in the next 20 years in accordance with SomerVision's housing goal of 6,000 new housing units, the affordable housing units in the city will increase as well. In addition, the efforts to keep Somerville residents who are currently housed in their homes will be important. Elderly households facing increased maintenance costs and on fixed-incomes will need support to maintain their homes and ensure that they can remain in their homes as they age.

While increasing the supply of affordable housing and maintaining the existing housing is essential,, it will also be important to work with Somerville residents to improve their economic situation through job training and development and increasing their incomes. Particularly in the census tracts with high concentrations of low and moderate income households, households are facing severe housing cost burdens. In addition, by better connecting residents with rapid transit, the City will be able to offset household costs by lowering transportation expenses.

There is a need as well to connect residents with public outdoor space. With most households living in multi-family buildings, many residents do not have access to private outdoor space. Improved parks and green spaces, as well as access to opportunities for urban agriculture, have been identified as needs for Somerville's low and moderate income population.

As stated in the Non-homeless Special Needs Assessment Section of this document, according to the 2010 census, 8,479 Somerville residents, 11.3% of the population, had at least one disability, a term that is defined broadly by the Census Bureau to include difficulties with hearing, vision, cognition, ambulation (walking and general movement), self-care, and independent living. The prevalence of

disability in general, and of nearly every category, increases with age, as 43.1% of Somerville residents over the age of 65 lived with at least one disability in 2010, and many lived with more than one. The population of individuals with disabilities is diverse, and housing programs designed to meet the needs of these Somerville residents should reflect the wide range of services and design considerations supportive of this population.

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

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

Introduction

In order to understand the need of Somerville's population, a closer examination of the prevalence of Housing Problems among households is explored below. 67% of all Somerville households have at least 1 of 4 housing problems. The four Housing Problems that HUD tracks are 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than one person per bedroom and 4) Cost Burden Greater than 30%.

The data below shows the distribution of these four housing problems among racial and ethnic groups in Somerville, highlighting instances in which the needs of a particular racial or ethnic group disproportionately exceeds the needs of the general population. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. By identifying racial or ethnic groups that have a disproportionately greater need, the City can identify those groups who should have targeted efforts and who may need additional resources, funding, outreach or other assistance.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,375	825	130
White	3,090	555	85
Black / African American	345	80	0
Asian	285	30	45
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	430	130	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

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

0-30% Housing Problems	Has problem	No Problem	No income but no problems	Total	% Problems	Difference	Greater than +10% Difference
Whole	4375	825	130	5330	82%	0%	
White	3090	555	85	3730	83%	1%	No
Black/African American	345	80	0	425	81%	-1%	No
Asian	285	30	45	360	79%	-3%	No
American Indian/Alaska Native	0	30	0	30	0%	-82%	No
Pacific Islander	0	0	0	0	0%	-82%	No
Hispanic	430	130	0	560	77%	-5%	No

Disproportionately Greater Need 0-30% AMI Housing Problems

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,770	825	0
White	2,100	695	0
Black / African American	185	15	0
Asian	240	0	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	0	0
Hispanic	210	60	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

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

30-50% Housing Problems	Has problem	No Problem	No income but no problems	Total	% Problems	Difference	Greater than +10% Difference
Whole	2770	825	0	3595	77%	0%	
White	2100	695	0	2795	75%	-2%	No
Black/African American	185	15	0	200	93%	16%	Yes
Asian	240	0	0	240	100%	23%	Yes
American Indian/Alaska Native	20	10	0	30	67%	-10%	No
Pacific Islander	0	0	0	0	0%	-77%	No
Hispanic	210	60	0	270	78%	1%	No

Disproportionately Greater Need 30-50% AMI Housing Problems

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,355	1,560	0
White	1,590	1,165	0
Black / African American	155	35	0
Asian	250	130	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	235	105	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

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

50-80% Housing Problems	Has problem	No Problem	No income but no problems	Total	% Problems	Difference	Greater than +10% Difference
Whole	2335	1560	0	3895	60%	0%	
White	1590	1165	0	2755	58%	-2%	No
Black/African American	155	35	0	190	82%	22%	Yes
Asian	250	130	0	380	66%	6%	No
American Indian/Alaska Native	0	0	0	0	0%	-60%	No
Pacific Islander	0	0	0	0	0%	-60%	No
Hispanic	235	105	0	340	69%	9%	No

Disproportionately Greater Need 50-80% AMI Housing Problems

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,225	1,885	0
White	955	1,565	0
Black / African American	4	60	0
Asian	135	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	35	0
Hispanic	80	100	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

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

80-100% Housing Problems	Has problem	No Problem	No income but no problems	Total	% Problems	Difference	Greater than +10% Difference
Whole	1225	1885	0	3110	39%	0%	
White	955	1565	0	2520	38%	-1%	No
Black/African American	4	60	0	64	6%	-33%	No
Asian	135	75	0	210	64%	25%	Yes
American Indian/Alaska Native	0	0	0	0	0%	-39%	No
Pacific Islander	0	35	0	35	0%	-39%	No
Hispanic	80	100	0	180	44%	5%	No

Disproportionately Greater Need 80-100% AMI Housing Problems

Discussion

Disproportionately Greater Need was identified in the following categories:

0-30% AMI: 82% of households in this income category experienced a housing problem (83% White, 81% Black/African American, 79% Asian, 0% American Indian/Alaska Native, 0% Pacific Islander and 77% Hispanic). No category has a disproportionately greater need.

30-50% AMI: 77% of households in this income category experienced a housing problem (75% White, 93% Black/African American, 100% Asian, 67% American Indian/Alaska Native, 0% Pacific Islander and 78% Hispanic). Black/African American and Asian households in this income bracket experienced a disproportionately greater need.

50-80% AMI: 60% of households in this income category experienced a housing problem (58% White, 82% Black/African American, 66% Asian, 0% American Indian/Alaska Native, 0% Pacific Islander and 69% Hispanic). Black/African American households in this income bracket experienced a disproportionately greater need.

80-100% AMI: 39% of households in this income category experienced a housing problem (38% White, 6% Black/African American, 64% Asian, 0% American Indian/Alaska Native, 0% Pacific Islander and 44% Hispanic). Asian households in this income bracket experienced a disproportionately greater need.

Based on additional data, it appears that the biggest concern for housing problems is for households facing housing cost burden of greater than 30% of their income. As shown in Section NA-10, only 215 households earning up to 100% AMI lack complete kitchen and bathroom facilities and only 225 households have more than 1 person per room. The remainder of households facing a housing problem are facing a housing cost burden. This speaks to the need for assistance to lower the costs of housing for households by prioritizing programs that address the housing costs, such as tenant-based rental assistance, rental rehab, homeowner rehab for existing homeowners, and creation of new affordable housing units in order to increase the available affordable housing stock. The populations highlighted as having disproportionately greater need should be given increased focus and attention when marketing and providing these resources, in order to ensure they are given equal access.

In addition, the City recognizes the need to connect residents of affordable housing with economic opportunities. Households facing disproportionately greater need in the racial and ethnic groups highlighted above should be given additional focus and attention when prioritizing economic development activities such as job creation, job training and small business development.

It should be noted that the census likely undercounts the immigrant population and anecdotal evidence suggests that immigrant populations are more likely to be doubled up and facing overcrowding. These populations may also face additional barriers due to a lack of English-speaking skills and both affordable housing programs and economic development programs should make efforts to be accessible to the non-English speaking population.

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

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

Introduction

The data below shows the distribution of these severe housing problems among racial and ethnic groups in Somerville, highlighting instances in which the needs of a particular racial or ethnic group disproportionately exceeds the needs of the general population.

37% of all Somerville households have a Severe Housing Problem. A Severe Housing Problems include 1) Overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms and 2) Households with costs burdens of more than 50% of income. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. By identifying racial or ethnic groups that have a disproportionately greater need, the City can identify those groups who should have targeted efforts and who may need additional resources, funding, outreach or other assistance.

Based on additional data, it appears that the biggest concern for severe housing problems is for households facing housing cost burden of greater than 50% of their income. As shown in Section NA-10, only 215 households earning up to 100% AMI lack complete kitchen and bathroom facilities and only 100 households have more than 1.5 persons per room. The remainder of households facing a severe problem are facing a severe costs burden. This speaks to the need for assistance to lower the costs of housing for households by prioritizing programs that address the housing costs, such as tenant-based rental assistance, rental rehab, homeowner rehab for existing homeowners, and creation of new affordable housing units in order to increase the available affordable housing stock.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,545	1,655	130
White	2,460	1,185	85
Black / African American	300	130	0
Asian	265	49	45
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	300	255	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

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

0-30% Housing Problems	Has problem	No Problem	No income but no problems	Total	% Problems	Difference	Greater than +10% Difference
Whole	345	1655	130	5330	67%	0%	
White	240	1185	85	3730	66%	-1%	No
Black/African American	300	130	0	430	70%	3%	No
Asian	25	49	45	359	74%	7%	No
American Indian/Alaska Native	0	30	0	30	0%	-67%	No
Pacific Islander	0	0	0	0	0%	-67%	No
Hispanic	300	255	0	555	54%	-13%	No

Disproportionately Greater Need 0-30% AMI Severe Housing Problems

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,495	2,100	0
White	1,125	1,670	0
Black / African American	70	130	0
Asian	190	50	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	0	0
Hispanic	85	185	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

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

30-50% Housing Problems	Has problem	No Problem	No income but no problems	Total	% Problems	Difference	Greater than +10% Difference
Whole	1495	2100	0	3595	42%	0%	
White	125	1670	0	2795	40%	-2%	No
Black/African American	70	130	0	200	35%	-7%	No
Asian	90	50	0	240	79%	37%	Yes
American Indian/Alaska Native	20	10	0	30	67%	25%	Yes
Pacific Islander	0	0	0	0	0%	-42%	No
Hispanic	85	185	0	270	31%	-11%	No

Disproportionately Greater Need 30-50% AMI Severe Housing Problems

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	550	3,365	0
White	345	2,410	0
Black / African American	35	150	0
Asian	10	375	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	190	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

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

50-80% Housing Problems	Has problem	No Problem	No income but no problems	Total	% Problems	Difference	Greater than +10% Difference
Whole	50	3365	0	3915	14%	0%	
White	345	2410	0	2755	13%	-1%	No
Black/African American	35	150	0	185	19%	5%	No
Asian	10	375	0	385	3%	-11%	No
American Indian/Alaska Native	0	0	0	0	0%	-14%	No
Pacific Islander	0	0	0	0	0%	-14%	No
Hispanic	345	190	0	335	43%	29%	Yes

Disproportionately Greater Need 50-80% AMI Severe Housing Problems

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	370	2,740	0
White	285	2,240	0
Black / African American	0	70	0
Asian	70	140	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	35	0
Hispanic	0	185	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

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

80-100% Housing Problems	Has problem	No Problem	No income but no problems	Total	% Problems	Difference	Greater than +10% Difference
Whole	270	2740	0	3110	12%	0%	
White	285	2240	0	2525	11%	-1%	No
Black/African American	0	70	0	70	0%	-12%	No
Asian	70	140	0	210	33%	21%	Yes
American Indian/Alaska Native	0	0	0	0	0%	-12%	No
Pacific Islander	0	35	0	35	0%	-12%	No
Hispanic	0	185	0	185	0%	-12%	No

Disproportionately Greater Need 80-100% AMI Severe Housing Problems

Discussion

Disproportionately Greater Need was identified in the following categories:

0-30% AMI: 67% of households in this income category experienced a housing problem (66% White, 70% Black/African American, 74% Asian, 0% American Indian/Alaska Native, 0% Pacific Islander and 54% Hispanic). No category has a disproportionately greater need.

30-50% AMI: 42% of households in this income category experienced a housing problem (40% White, 35% Black/African American, 79% Asian, 67% American Indian/Alaska Native, 0% Pacific Islander and 31% Hispanic). Asian and American Indian/Alaska Native households in this income bracket experienced a disproportionately greater need.

50-80% AMI: 14% of households in this income category experienced a housing problem (13% White, 19% Black/African American, 3% Asian, 0% American Indian/Alaska Native, 0% Pacific Islander and 43% Hispanic). Hispanic households in this income bracket experienced a disproportionately greater need.

80-100% AMI: 12% of households in this income category experienced a housing problem (11% White, 0% Black/African American, 33% Asian, 0% American Indian/Alaska Native, 0% Pacific Islander and 0% Hispanic). Asian households in this income bracket experienced a disproportionately greater need.

As noted above, Based on additional data, it appears that the biggest concern for severe housing problems is for households facing housing cost burden of greater than 50% of their income. As shown in Section NA-10, only 215 households earning up to 100% AMI lack complete kitchen and bathroom facilities and only 100 households have more than 1.5 person per room. The remainder of households facing a severe housing problem are facing a housing cost burden of more than 50% of their income. This speaks to the need for assistance to lower the costs of housing for households by prioritizing programs that address the housing costs, such as tenant-based rental assistance, rental rehab, homeowner rehab for existing homeowners, and creation of new affordable housing units in order to increase the available affordable housing stock. The populations highlighted as having disproportionately greater need should be given increased focus and attention when marketing and providing these resources, in order to ensure they are given equal access.

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

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

Introduction:

40% of all Somerville households have a Housing Cost Burden. Standard practice dictates that a household should spend no more than 30% of their gross household income on housing costs in order to be sure they are not overly burdened, and have sufficient income available for other necessities. Therefore, a household is considered cost burdened when it spends more than 30% of their income on housing-related costs. A household is considered severely cost burdened when it spends more than 50% of their income on housing-related costs. The data below shows the distribution of housing cost burden and severe housing cost burden among racial and ethnic groups in Somerville, highlighting instances in which the needs of a particular racial or ethnic group disproportionately exceeds the needs of the general population.

Disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least 10 percentage points higher than the percentage of persons in category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,390	6,665	5,935	130
White	15,170	5,025	4,345	85
Black / African American	495	415	410	0
Asian	1,110	590	410	45
American Indian, Alaska Native	75	10	20	0
Pacific Islander	35	0	0	0
Hispanic	975	465	525	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2005-2009 CHAS

Disproportionately Greater Need: Housing Cost Burdens

Housing Cost Burden	Total	Pays 30-50%	% Burdened	Difference	Disproportionate
Whole	31120	6665	21%	0%	
White	24625	5025	20%	-.1%	No
Black/African American	1320	415	31%	10%	Yes
Asian	2155	590	27%	6%	No
American Indian/Alaska Native	105	10	10%	-.11%	No
Pacific Islander	35	0	0%	-.21%	No
Hispanic	1965	465	24%	3%	No

Severe Housing Cost Burden	Total	Pays >50%	% Burdened	Difference	Disproportionate
Whole	31120	5935	19%	0%	
White	24625	4345	18%	-.1%	No
Black/African American	1320	410	31%	12%	Yes
Asian	2155	410	19%	0%	No
American Indian/Alaska Native	105	20	19%	0%	No
Pacific Islander	35	0	0%	-.19%	No
Hispanic	1965	525	27%	8%	No

Disproportionately Greater Need Housing Cost Burden

Discussion:

Consolidated Plan

SOMERVILLE

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Cost Burdened spending 30-50% of income on housing-related costs: 21% of households are cost-burdened and spending 30-50% of their income on housing related costs (20% White, 31% Black/African American, 27% Asian, 10% American Indian/Alaska Native, 0% Pacific Islander and 24% Hispanic). Black/African American households experienced a disproportionately greater need.

Severely Cost Burdened spending more than 50% of income on housing-related costs: 19% of households are cost-burdened and spending more than 50% of their income on housing related costs (18% White, 31% Black/African American, 19% Asian, 19% American Indian/Alaska Native, 0% Pacific Islander and 27% Hispanic). Black/African American households experienced a disproportionately greater need.

It should be noted that it is not clear whether Black/African American households experience a disproportionately greater need due to their high housing costs of their lower incomes. According to the 2005-2009 CHAS, 62% of Black/African-American households have incomes below 80% AMI, in comparison to 37.7% of Whites and 41% of the total population. 59.4% of Hispanics are below 80% AMI as well. In order to address this disparity, affordable housing should be supplemented by efforts to improve the job and economic opportunities for these populations and improve connections to public transit in order to connect them with jobs and lower their transit costs.

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

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

The following disproportionately greater needs were identified for specific racial and ethnic groups.

0-30% AMI: No racial or ethnic groups have a disproportionately greater need in the categories of housing problems or severe housing problems.

30%-50% AMI: Black/African American and Asian households experienced a disproportionately greater need in housing problems. Asian and American Indian/Alaskan Native households experienced a disproportionately greater need in severe housing problems.

50%-80% AMI: Black/African American households experienced a disproportionately greater need in housing problems. Hispanic households experienced a disproportionately greater need in severe housing problems.

80%-100% AMI: Asian households experienced a disproportionately greater need in housing problems. Asian households experienced a disproportionately greater need in severe housing problems.

In addition, Black/African American households experienced a disproportionately greater need in cost burdens and severe cost burdens.

In general Black/African American households experience disproportionately greater need across the board, other than in the lowest income category, in which every household has a high level of need, indicating that additional outreach and services to this population should be undertaken regardless of income level.

Asian households in the 80-100% AMI income bracket have greater needs than Asians in lower income groups, indicating that outreach specifically to Asians in the moderate income bracket should be targeted.

Hispanic households exhibit greater need only in the severe housing problems for households earning between 50-80% AMI. This income group of the Hispanic population should be specifically targeted with materials in Spanish in order to reach them.

American Indian/Alaskan Native households experienced a disproportionately greater need in severe housing problems in the 30-50% AMI income bracket, but due to the small number of households in this race in general, it is difficult to extrapolate any conclusions from this data.

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

In addition to the high cost of housing, households with incomes below 80% of AMI may also be burdened by other costs, such as the high cost of keeping a car and using it for transportation. Connection to improved public transit would decrease the costs of transportation, therefore offsetting the high costs of housing and freeing up income for other important uses.

Needs around improved economic development have also been identified through discussions and public participation, By improving access to economic opportunities within Somerville, creating jobs and improving access to goods and services locally, households will have more opportunity to increase their incomes and reduce their transportation costs.

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

Black/African American households are more highly concentrated in the northeastern corner and far western portion of the city.

Hispanic households are more highly concentrated in the eastern and far western portion of the city.

Asian households are more highly concentrated in the northeastern and southern portion of the city.

NA-35 Public Housing – 91.205(b)

Introduction

The Somerville Housing Authority (SHA) oversees the city's public housing units and its housing voucher program. In 2012, the SHA maintained 584 public housing units, 215 designated for families and 369 for elderly households. SHA's waiting list for public housing units has been closed since October, 2010, and as of 2012, included 5,413 applicants for family and elderly housing in buildings funded by the state and federal governments. This total represents applicants across all four waiting lists, not the total number of unique applicants, as households may put their name on more than one list. Even with the high likelihood of households appearing on the waiting list multiple times, the length of the list clearly demonstrates that demand for public housing is far greater than the supply.

The SHA also provides vouchers through a variety of programs. In 2012, Somerville families were using 1,193 vouchers administered by the SHA, 100% of those offered. The voucher waiting list included 1,555 households in 2012. Discussions with housing search advocates highlight the difficulty of voucher-holders to find appropriate housing. Advocates note that units that are affordable, i.e. within the Housing Authority Payment Standard, are in poor condition and may not pass Housing Quality Standards. As a result, voucher holders spend many months looking for suitable units and may need to explore moving to other communities.

The data below shows the total number of public housing units and vouchers in use in Somerville and the characteristics of the residents in public housing and using vouchers in Somerville, including incomes, household sizes, lengths of stay in units, and characteristics of particularly vulnerable populations such as those with disabilities, HIV/AIDS, elders, homeless and victims of domestic violence.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	1	12	559	1,119	134	983	0	2	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing UNITS						
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	13	S=733 F=584		135	808	0	50	200

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition

Table 17 - Public Housing by Program Type

Data Source: Somerville Housing Authority

Totals in Use per SHA

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	15,446	6,209	17,970	15,045	13,370	15,288	0	7,620
Average length of stay	0	2	4	6	0	7	0	0
Average Household size	1	1	1	1	1	2	0	2
# Homeless at admission	0	0	0	2	1	1	0	0
# of Elderly Program Participants (>62)	1	4	289	281	60	221	0	0
# of Disabled Families	0	0	111	473	50	422	0	1
# of Families requesting accessibility features	1	12	559	1,119	134	983	0	2
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Somerville Housing Authority Data

Data Source Comments:

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	9,346	17,970		14,409	15,904	0	13,555	15,031
Average length of stay	0	2	4		7	7	0	4	4
Average Household size	0	1	1		1	2	0	3	1
# Homeless at admission	0	0	S=16 F=9		1	1	0	0	0
# of Elderly Program Participants (>62)	0	6	289		66	230	0	0	3
# of Disabled Families	0	3	111	473	55	345	0	10	200
# of Families requesting accessibility features	0	12			134	983	0	2	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

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

Table 17 - Public Housing by Program Type

Characteristics of Residents per SHA

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	1	10	414	843	112	729	0	2	0
Black/African American	0	2	118	236	20	216	0	0	0
Asian	0	0	27	36	2	34	0	0	0
American Indian/Alaska Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents by HEAD of Household

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	8	826		103	454	0	21	116
Black/African American	0	3	394		17	156	0	18	36
Asian	0	0	96		2	28	0	1	3
American Indian/Alaska Native	0	0	1		0	4	0	0	1
Pacific Islander	0	0	0		0	0	0	0	1
Other	0	0	0	0	0	0	0	0	0

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition

Table 17 - Public Housing by Program Type

Data Source: Somerville Housing Authority

Race of Residents per SHA

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	75	142	9	133	0	0	0
Not Hispanic	1	10	484	977	125	850	0	2	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents by Head of Household

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	420		9	104	0	7	25
Not Hispanic	0	11	897		122	641	0	40	158

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition

Table 17 - Public Housing by Program Type

Data Source: Somerville Housing Authority

Ethnicity of Residents per SHA

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

The Somerville Housing Authority (SHA) maintains 30 federally-assisted accessible units (5% of portfolio) and 52 state-assisted accessible units (7% of portfolio). As the data above shows, 289 elders and 111 disabled families currently reside in SHA's public housing. An additional 296 elders and 400 disabled families are utilizing either a project-based or tenant-based voucher through the SHA.

Despite the large numbers of units being utilized by these populations, through consultation with the Somerville Housing Authority (SHA), the City of Somerville has identified the following needs of public housing tenants and applicants on the waiting list for accessible units. Many tenants who are currently housed in a non-accessible unit require a transfer to an accessible unit after a period of time, mostly due to aging in place. The SHA will do a transfer as needed and if necessary, will remove a household not requiring an accessible unit from an accessible unit to make space and place that household in a non-accessible unit instead. The need for roll-in showers is the most cited accessibility improvement needed as all SHA units were originally designed with a tub. The SHA has been modifying units as funding allows replacing tubs with roll-in showers. The most recent modifications have taken place at Bryant Manor. All units at Capen Court, the newly built senior housing facility in West Somerville, were built with roll-in showers to accommodate this need going forward. In addition, the SHA complies with a Reasonable Accommodation Policy that effectively addresses the needs of residents. Options with the RA policy allow for modifications if feasible, transfer to appropriate unit if available or voucher issues. Since January 2011, the SHA has approved 55 requests for reasonable accommodations.

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

According to the data shown above, more than 1100 households receiving a project-based or tenant-based voucher through the SHA requested an accessibility feature. According to consultation with the SHA, the most immediate needs of the residents are as follows. Elders often require a live-in aid or family member to assist them, but senior units were all designed as 1-bedroom units. This poses a problem for the SHA in trying to accommodate their needs. Many households come to the SHA with emergency priority. Currently, 26 family households and 25 elderly/disabled households on the waitlist have emergency priority. As a result, these households are given first priority for placement, so many households are unable to rise to the top of the waitlist because they do not present an emergency need. Many residents have a need for supportive services and/or case management. While the SHA does provide these as much as possible and refers residents to outside resources, SHA staff feels there are insufficient resources for this need. As the data above shows, certain racial/ethnic groups show a disproportionate need and representation in the SHA. Black/African-American households represent over 20% of Public Housing residents and voucher holders, but are only 6.8% of the general Somerville population according to the 2010 Census. Hispanic households are also slightly overrepresented (13% of public housing and voucher holders versus 10.6% of the general population). The SHA works closely with immigrant provider groups such as The Welcome Project which is housed on SHA property at the Mystic Activity Center and the Haitian Coalition which is housed on SHA property at the Clarendon Hill

Development on North Street. The data suggests that additional efforts should be made around improving the economic status of these overrepresented populations in order to increase their incomes and allow them access to housing opportunities outside of the SHA's subsidized housing.

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

Black/African-American households are overrepresented in public housing, and White and American-Indian/Alaska Native households are underrepresented.

Residents of public housing and voucher holders have lower incomes than the general population. Average annual income for public housing residents is just under \$18,000/year and voucher holders have an average annual income of roughly \$15,000, as do disabled voucher holders. This is in comparison to a city-wide average annual income of over \$61,000. Of course, residents of public housing and voucher holders must fall below certain income limits in order to be eligible for housing. However, the average annual incomes of this population are well below the required 80% of Area Median Income limits, which is currently \$67,350 for a family of 4.

Public housing residents also have a high incidence of requests for accessibility features. While we do not have an official count for households requesting accessibility features in the private market, we do know that 983 requests for accessibility features have been made by current tenant-based voucher holders, indicating a high need. In addition almost 20% of public housing residents and over 42% of voucher holders have a disability, well in excess of the 11.3% of the total population with at least one disability.

Discussion

Residents of public housing and voucher holders have very low incomes. In addition, a large proportion of them are elderly or disabled and a significant number of families, close to 700, have requested accessibility features in their units. The City works closely with the SHA to ensure that residents are given equal access to City programs. For example, Inclusionary Housing units offered for rent by the City are passed along to the SHA for advertising and households on the waitlist for SHA units or vouchers are given priority status in receiving these units. In addition, the City works to include SHA staff in other City effort, boards and Commissions, including the Somerville Affordable Housing Trust Fund, Fair Housing Commission, Continuum of Care, and SomerVision Comprehensive Plan Steering Committee. The City also supports the efforts of social service agencies working with SHA residents such as the Welcome Project, Haitian Coalition, Cambridge and Somerville Legal Services, CAAS, Somerville Homeless Coalition and Somerville Community Corporation.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a key indicator of pressing housing needs, as it is often the result of overcrowding and cost burden that becomes unsustainable. The size of a city's homeless population is often calculated through a point-in-time survey, which counts the number of homeless individuals and households on one day during the year. The survey can provide a general estimate of a city's homeless population, but tends to understate the actual number of people experiencing homelessness as it does not include people "doubled up" living with relatives or friends, those living temporarily in short-term rentals or hotels, and those who left the city to live elsewhere, sheltered or unsheltered.

Somerville last conducted a point in time count on January 30, 2013. The survey identified 140 homeless individuals in 99 households throughout the City. According to the survey, the majority of Somerville's homeless population - 70.71% of individuals and 65.7% of households- were living in emergency shelter, which offers short-term, immediate shelter for homeless individuals and those at risk of becoming homeless. An additional 22.86% of individuals and 25.3% of households were living in transitional shelter, longer term housing often coupled with supportive services. Finally, 6.43% of individuals and 9% of households were unsheltered. The unsheltered percentage, while small, represents nine people living on their own without adequate shelter, and indicates the need for expanded provision of services and support for the City's homeless.

The data below shows the characteristics of the homeless population on the night of the point in time count and estimates the needs of these populations, including subpopulations such as veterans, children, chronically homeless and persons with HIV/AIDS.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	39	0	265	97	107	371

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	4	0	111	30	51	466
Persons in Households with Only Adults	64	9	114	43	47	451
Chronically Homeless Individuals	29	2	7	6	0	62
Chronically Homeless Families	0	0	10	6	0	894
Veterans	1	0	3	0	3	654
Unaccompanied Child	0	0	62	23	24	513
Persons with HIV	1	0	1	0	1	54

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

Point in Time Count for Somerville CoC 2013

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	122	7
Black or African American	72	2
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	3	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	33	1
Not Hispanic	190	8

Alternate Data Source Name:

Point in Time Count for Somerville CoC 2013

Data Source

Comments:

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

Somerville has 18 households in emergency housing with at least 1 child and 3 households in transitional housing with at least 1 child. One of the three transitional households is comprised solely of children (4 children without an adult). Somerville has no unsheltered households with children.

Somerville did have one single veteran in our emergency adult shelter and 8 single veterans in our permanent supportive housing. All of the veterans are males. Its possible that veterans are under reported within our Continuum. It has been noted by providers that veterans are reluctant to identify themselves as such and its also possible veterans are going elsewhere where there are more services specifically for veterans. There is housing for veterans under construction within our CoC currently, and by next year, we will have 22 transitional housing units for veterans and 7 permanent supportive housing units for veterans.

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

Race

In shelters on there night of the count, there were 62% of the homeless were white, 37% percent of the homeless were black/african american and 1% were pacific islander. Of those homeless individuals who were unsheltered, 78% are white and 22% are black/african american.

Ethnicity

In shelters on the night of the count, 15% of homeless were hispanic and 85% of homeless were non-hispanic. For those homeless who were unsheltered, 11% were hispanic and 89% were non-hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the 140 homeless individuals, 93.57% of homeless are sheltered and 6.43% of homeless are unsheltered. While the extent of unsheltered homelessness is small as compared to sheltered homelessness, there is still a need for more housing and supportive services.

Somerville is an urban environment., so no rural homelessness exists.

Discussion:

While Somerville has a very low unsheltered homeless population of only 9 persons living on the street during the last point in time count, the CoC estimates that more than 500 persons experience homelessness in Somerville every year. Consultations with the housing and homelessness advocates indicate that these numbers grossly underestimate the risk of homelessness as many people are doubled up or living paycheck to paycheck in order to avoid homelessness. The high prevalence of housing cost burden in Somerville among low and moderate-income renters particularly effects households at risk of homelessness, who are already living beyond their means.

Housing advocates also point out that households at risk of homelessness are often more likely to have an additional barrier to housing that makes finding appropriate housing difficult. Households with a history of substance abuse or mental health problems may have difficulty maintaining their housing or making a landlord feel comfortable renting to them. Chronically homeless individuals in particular have difficulty locating housing, as they may not have sufficient rental history or have the ability to maintain their housing without supportive services and case management. Because of the strong housing market, high rents, high upfront costs, and low vacancy rates, vulnerable populations such as the chronically homeless, homeless teens, and persons with mental health problems may face discrimination in trying to rent an apartment according to advocates.

Affordable housing that fits the needs of each specific population identified above, along with supportive services to address their specific needs, is necessary to meet the housing demands of the homeless and at risk population.

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

Introduction:

The City of Somerville has identified additional needs for non-homeless special needs populations, including the senior population and persons with disabilities based on Census data. In 2011, a survey of Somerville Residents Age 50 and Older was completed, which also served to identify specific needs for seniors and those approaching senior status. There is an ongoing need surrounding the number of youth in Somerville who are couch surfing and who are not captured in the homeless count and are currently be supported by Youth Harbors. In these dire economic times, there are concerns about the working poor who are dealing with expenses that can place them one bill away from homelessness, i.e. medical bills, rent arrearages, utility shutoff, etc. Households with mental health and substance abuse problems also face particular challenges. Veterans have specific housing needs as well.

Describe the characteristics of special needs populations in your community:

Senior Population

As the population ages nationwide, it is crucial to examine the needs of older residents. A detailed Senior Housing Survey was conducted in Somerville in recent years, and the information presented below is meant to complement that work.

Somerville's older population has declined. The city's population aged 55 and older decreased from 15,961 in 1990 to 12,618 in 2000, before increasing slightly to 12,938 in 2010. This age group accounted for nearly 21% of the city's population in 1990, declining to 16.3% in 2000 before rising to 17.1% in 2010. The decline was not uniform across the senior population, however. Significant declines occurred in both decades among the population aged 65-74 and those aged 75-84. There were 5,138 residents aged 65-74 in Somerville in 1990, 6.9% of the population. This number dropped to 3,523 residents in 2010, 4.7% of the population. In addition, there were 4,266 residents between the ages of 75 and 84 in Somerville in 1990, 5.7% of the population, and 2,310 residents in this age group in 2010, 3% of the population. Over the same two decades, different patterns emerged in the younger and older senior age groups. After declining from 5,765 to 4,565 between 1990 and 2000, Somerville's population between the ages of 55 and 64 increased to 6,029 in 2010, 8% of the population. In addition, the number of residents over age 85 increased from 832 in 1990 to 1,076 in 2010, 1.4% of the population. A survey of Somerville residents 50 and older found that a majority of seniors would like to stay in their homes and if not, in Somerville in general, but face barriers such as inaccessible housing units, high housing costs and inability to maintain their homes as they age.

Disability

Somerville residents have a variety of unique characteristics that impact their housing needs. In 2010, 8,479 Somerville residents, 11.3% of the population, had at least one disability, a term that is defined broadly by the Census Bureau to include difficulties with hearing, vision, cognition, ambulation (walking and general movement), self-care, and independent living. The prevalence of disability in general, and of nearly every category, increases with age, as 43.1% of Somerville residents over the age of 65 lived with at least one disability in 2010, and many lived with more than one. The population of individuals with disabilities is diverse, and housing programs designed to meet the needs of these Somerville residents should reflect the wide range of services and design considerations supportive of this population.

Youth

The population under 18 experienced significant declines between 1990 and 2000. The greatest percentage decline between 1990 and 2000 occurred among the 10-14 age group, which decreased by 32.6%. The nearly 37% decline among this age group between 2000 and 2010 overcame an increase in this population between 1990 and 2000. Although the under 5 group decreased by over 11% between 1990 and 2000, it was the only under 18 age group that increased between 2000 and 2010, perhaps signaling a new expansion among this group. Most youth are in families with a parent, but a small population of youth have been identified that are at high risk of homelessness due to problems with their families and inability to support themselves due to lack of income and experience with living on their own.

Two additional groups, veterans and persons with mental and substance abuse problems, have been identified by advocates as populations with specific needs and at high risk of homelessness.

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

Seniors

The differing trends within Somerville's senior population underscore the importance of recognizing the diversity within this group. At different ages, the senior population has different housing needs best met by pursuing a variety of strategies.

Tenure differs dramatically by age group, with the vast majority of younger Somerville residents renting. This pattern is logical given the need to accumulate significant assets to become a homeowner. The population between the ages of 55 and 59 was roughly split between owners and renters in 2010, with the homeownership rate highest among the 60-64, 65-74, and 75-84 year old age groups, around 55-56%. The homeownership rate falls among residents over the age of 85, standing at 48% in 2010. This decline likely reflects a move of older residents to more supportive rental settings or to live with family. Still, the homeownership rate among this group is higher than for Somerville's

population as a whole, and ongoing efforts to assist residents in rehabilitating and modifying their homes could be targeted to seniors seeking to adapt their homes to meet changing needs.

Housing assistance can be especially crucial for older residents, whose median household income is significantly lower than other age groups. Unlike younger age groups, the income distribution for households with a householder over age 65 is skewed toward lower incomes. Ensuring housing stability for all residents, especially the most economically vulnerable, should be a priority for the city.

Ambulatory Difficulties

The occurrence of ambulatory difficulties across age groups also highlights the importance of maintaining a variety of housing options. Older age groups include the highest percentages of residents with ambulatory difficulties, with nearly 40% occurring among the population over 75 years old and 21% in the population between ages 65 and 74. The greatest number of people with ambulatory difficulties, however, is in the wide age range of 35-64. Therefore, while it is crucial for Somerville's older residents to have accessible housing options, this need exists across age ranges and should be a priority for all housing, regardless of the targeted age group. Both seniors and households with ambulatory difficulties need improved sidewalks and improved transit access to be able to connect with jobs, services, and other amenities if they are to remain independent.

Youth

While most youth are housed with an adult, there is a small population who needs to leave their current household due to a variety of reasons. These youth, especially those in high school and up to 22 years old, are not equipped to live on their own and need both housing and supportive services to allow them to finish their education and build up their income in order to transition into independent living.

Veterans

According to advocates, there is a need for specific supportive housing for veterans who may be facing problems unique to their situation. Transitional and permanent housing set aside for veterans along with supportive services such as mental health, job training, and case management is necessary to meet these needs.

Mental Health/Substance Abuse

These populations are at high risk of homelessness and also have a high risk of becoming again after being housed. According to housing search advocates, households with either mental health problems or substance abuse problems face specific needs around maintaining housing. Landlords may not be comfortable renting to households with a history of rental problems, leading to a need for housing agencies to lease units on their behalf in order to manage the relationships and ensure this population remains housed.

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

While the City does not administer HOPWA funds, the following information is provided on the size and characteristics of the population with HIV/AIDS in Somerville. According to the Massachusetts Department of Public Health HIV/AIDS Surveillance Program, as of 1/1/12, the most recent complete survey by geographic location, 325 people were diagnosed with HIV Infection between 2008 and 2010 in Somerville. 74% of these people were male and 26% were female. 52% were White (non-Hispanic), 30% Black (non-Hispanic), and 15% were Hispanic/Latino. 3% were aged 25-29, 8% aged 30-34, 11% aged 35-39, 14% aged 40-44, 20% aged 45-49, 16% aged 50-54, 12% aged 55-59 and 14% 60 or older. 45% were born outside of the United States.

Discussion:

The specific needs of seniors, disabled person, veterans, youth, and persons with substance abuse and mental health problems require targeted strategies. In addition to housing with supportive services that meet their specific needs, the following items should be addressed. Rehabilitation programs should be targeted to seniors who are having difficulty maintaining their homes and to persons with disabilities who may need assistance in making modifications to housing in order to live comfortably and safely. Veterans, youth and persons with substance abuse and mental health problems should be targeted for rental assistance with supportive services attached in order to assist them in finding and maintaining affordable housing, while addressing the problems that may put them at risk of homelessness.

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

Describe the jurisdiction's need for Public Facilities:

The densely populated nature of Somerville has always presented the city with challenges in terms of providing its residents with access and availability to the types of quality park, open space, and recreational facilities they need. As the city continues to grow and build out its transit oriented infrastructure it is even more critical that an emphasis is placed on preserving and building out the precious green and open space that remains, particularly in the targeted areas that serve the majority of the city's low and moderate income population.

As outlined in its Comprehensive plan, Somerville is committed to creating a network of vibrant public open spaces and shared use paths that are multi-purpose, promote healthy living, and reflect the changing recreational needs and interests of the community. In addition, the city continues to support and expand its tree planting program to increase the city's urban canopy and combat the inherent noise and air pollution conditions of a dense urban environment. As mentioned in its plan the city's goal is to add 125 new acres of publicly accessible open space. Much of this development is targeted in areas where a large concentration of the city's low and moderate income population resides.

How were these needs determined?

During the series of three public hearings which were held during the the Consolidated Plan development process a number of attendees expressed their approval of the City's efforts to expand and improve the public open spaces in Somerville and were supportive of future plans to continue expanding the City's open space foot print.

Similarly, during the Somervision Comprehensive Plan process residents and community stakeholders made their opinions known in regards to the need for new and revitalized green and open space. As mentioned, the Somervision plan calls for 125 new acres of green and open space. The development of new park, open space, and recreational facilities is key to creating suitable, healthy living environments; particularly for the youth and senior populations that are prevalent in the city's low to moderate income population. Parks, recreational facilities, and tree planting play an instrumental role in fighting obesity, noise pollution, air pollution and creating opportunities for healthy, active living. In addition, as the city broadens into a multi-modal society creating local, quality recreational areas will play a major role in diminishing the need for vehicle ownership; a major cost burden for the low to moderate income population.

Describe the jurisdiction's need for Public Improvements:

The Cities public infrastructure needs are heavily tied into its future rapid transit oriented infrastructure and the needs of its low to moderate income population and those with special needs and in public

housing. As Somerville continues to expand its rapid transit and multi-modal infrastructure it also needs to invest heavily in the public infrastructure of the surrounding neighborhoods to ensure that the city's low to moderate income population has equal opportunity and access to these new city resources.

There are several target areas including East Somerville, Central Broadway, and Union Square that require major street resurfacing and curbside reconstruction in order to serve the needs of the elderly, those individuals with ambulatory difficulties, and children. Infrastructure investment in these areas not only benefits specific groups such as the elderly and disabled but also provides economic benefits to the general low and moderate income population by diminishing the need for vehicle ownership and eliminating this overwhelming cost burden. Streetscape improvements, including accessibility, lighting, and traffic calming improvements will also improve foot traffic to local small businesses located in targeted neighborhood.

How were these needs determined?

The public improvements noted in the City's plan are critical to creating a safe pedestrian experience so the groups mentioned above along with other low to moderate income households and those living in public and affordable housing have walkable alternatives to key community resources such as schools, health care facilities, parks and open space, and grocery stores.

As stated in the City's Somervision Plan the city, its residents, and stakeholders want to become a multi-modal community that promotes healthy active living, is beneficial and respectful of the environment, and will provide the local low to moderate income population with access to employment opportunities both within the city and surrounding job markets without the cost burden of vehicle ownership.

According to AAA the average cost of vehicle ownership is \$9,641 which is a significant expense for those individuals and families already facing a high housing cost burden. Based on the previous example of a low income family of four earning 50% of AMI (\$47,200) adding on the additional cost of vehicle ownership would leave them with less than \$15,000 remaining for all of their other needs including food, clothing, and other necessities.

Describe the jurisdiction's need for Public Services:

One of the goals of public service programs is to move individuals and families from poverty toward self-sufficiency and ending the cycle of poverty. Fulfillment is obtained when an individual and family have enough income, as well as knowledge, personal skills and support systems necessary to secure safe and affordable housing; obtain quality child care; fulfill education and employment goals; access physical and mental health services; save money for future need; obtain nutritious food and acquire basic necessities and build strong, stable families. To achieve this end a family of 4 is meant to earn \$83,000 per year. Data will show that income is well below that mark in Somerville.

How were these needs determined?

Due to Citywide factors, such as severe affordable housing crisis, a growing economy based largely on low-wage jobs and rising health care and cost of living expenses, the City's belief is that not all individuals and families can and will achieve self-sufficiency in its ideal form. The high rate of school age children from low income families (67%) and whose first language is not English (51%) and the substantial numbers of single parent families in the community, all contribute to furthering poverty and contributing to the growing number of working poor in Somerville. Somerville has become a City where rental and for-sale housing is well beyond the reach of the working poor as well as moderate-income residents, which results in increased overcrowding and little disposable income for the other necessities of life, such as health care. There is no more important aspect of breaking the poverty cycle than to ensure decent, safe housing for the City's most vulnerable residents, the working poor and persons with special needs including persons with disabilities and elderly residents. Public service programs must help individuals and families move to make progress along a continuum toward self-sufficiency. The City, using CDBG and ESG funds, provides a comprehensive "safety net" of services for low-income residents. Through a Request for Proposals, the City will fund programs that include and are not limited to ones that address literacy and professional development for low income residents; academic enrichment and community building initiative for youth; transportation and social activities to engage seniors and disabled residents; safety net and prevention services for homeless persons and those fleeing domestic violence.

Additional data sources supporting Somerville's need for Public Services funding are cited in the additional/alternate data section of the consolidated plan. Additional data sources include FY13 School statistics, a survey on older isolation, an older residents survey, a youth risk behaviors survey, and additional housing authority data including income and ethnicity data.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

An understanding of Somerville's housing stock today is crucial for framing the conversation about what it can and should look like in the future.

Somerville has 33,368 housing units according to the 2005-2009 CHAS. A majority of these units, or 59%, are in 2-3 family homes and the majority are renter-occupied. Ownership units are predominated by 2-3 bedroom units, while rental units are generally smaller and predominated by 1-2 bedroom units.

Housing in Somerville is expensive and becoming increasingly more so. Median Home Value increased by 75% from 2000 to 2009, going from \$262,000 to \$459,300. Median contract rent increased by 43% in the same time period, from \$797 to \$1138. Housing advocates and review of rents indicate that the numbers reported by the census underestimate these costs as well, with median rent according to rental surveys set closer to \$1299. Housing costs are particularly problematic for low and moderate income households who face a housing gap of at least 6,693 units.

Somerville's housing stock is old. Nearly 80% of units were built prior to 1980 and almost 14% prior to 1900. This results in significant need for maintenance, system upgrades and lead-based paint abatement. Despite the age of the housing stock, in general, units are in decent condition. While roughly 40% of all households have a housing problem, the majority of this can be attributed to housing costs burden and not a lack of kitchen or bath facilities. Despite this, the age of the stock necessitate ongoing rehabilitation of units to ensure they are safe for habitation.

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

Introduction

According to 2005-2009 ACS data, Somerville has 33,368 housing units. The housing stock in Somerville is occupied mostly by properties with 204 units, or 59%. The majority of occupied units are renter-occupied, 62%. Ownership units are predominated by 2-3 bedrooms, while renter units are typically smaller, with more 1-2 bedroom units.

Conversations with housing advocates and comments at public meetings suggest that there are insufficient numbers of housing units across the spectrum, but there is a particular need for family-sized housing units, or those with 3 or more bedrooms. Attendees at public meetings noted that conversions on 2 and 3 family homes into condominiums was resulting in smaller, more expensive units and making it more difficult to find family-sized rental units. An additional need was highlighted for studios and 1-bedroom units for non-elderly households, particularly those with disabilities. A comment was also received noting a need for rooming houses or SRO units for households exiting homelessness.

The data below shows the type of housing in Somerville, which is predominated by properties with 2-4 units (59% of all units in Somerville) and the number of bedrooms. Ownership units are more likely to have 2 or 3 bedrooms (32% and 57% of units respectively), while rental units are predominated by units with 1 and 2 bedrooms (30% and 41% respectively).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,672	11%
1-unit, attached structure	1,248	4%
2-4 units	19,578	59%
5-19 units	4,673	14%
20 or more units	4,197	13%
Mobile Home, boat, RV, van, etc	0	0%
Total	33,368	100 %

Table 27 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	99	1%	554	3%
1 bedroom	1,075	10%	6,152	30%
2 bedrooms	3,354	32%	8,413	41%
3 or more bedrooms	6,072	57%	5,403	26%

	Owners		Renters	
	Number	%	Number	%
Total	10,600	100 %	20,522	100 %

Table 28 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY							
Somerville							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2779	Brady Towers	252 Medford St.	Rental	84	Perp	No	HUD
2780	Highland Gardens	114 Highland Avenue	Rental	42	Perp	No	HUD
2781	Mystic View	5-25,40-60,70-90 River Rd., 5-25,10-30 Canal Lane	Rental	215	Perp	No	HUD
2782	Weston Manor	15 Weston Avenue	Rental	80	Perp	No	HUD
2783	Clarendon Hill Apartments	North Street Powderhouse Blvd, Alewife Br. Parkway	Rental	216	Perp	No	DHCD
2784	Mystic River Apartments	500 Mystic Ave., Memorial Rd	Rental	240	Perp	No	DHCD
2785	Bryant Manor	75 Myrtle St	Rental	134	Perp	No	DHCD
2787	Ciampa Manor	27 College Ave.	Rental	53	Perp	No	DHCD
2788	Clarendon Hill Towers	1366 Broadway	Rental	41	2019	No	DHCD
2789	Corbett Apts.	32 & 125 Jacques St.	Rental	100	Perp	No	DHCD
2790	Properzi Manor	13-25 Warren Ave.	Rental	109	Perp	No	DHCD
2791	Monmouth Street	17 Monmouth St.	Rental	10	Perp	No	DHCD
2792	Hagan Manor	268 Washington St.	Rental	24	Perp	No	DHCD
2793	Prospect House	386 Broadway	Rental	10	Perp	No	DHCD
2794	Fountain/Sycamore Sts.	Sycamore S.; Fountain St	Rental	3	Perp	No	DHCD
2795	110 Walnut St.	110 Walnut St.	Rental	12	perp	No	DHCD
							HUD
2797	219-221 Pearl St.	219-221 Pearl St.	Rental	6	3/4/2019	No	HUD
							HUS

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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Somerville Subsidized Housing Inventory Page 1

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Somerville

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2798	33 Bow Street	33 Bow Street, Wesley Park	Rental	18	2095	No	DHCD DHCD MHP
2799	B.F. Faulkner Tower	25 Highland Avenue	Rental	130	20'8	No	MassHousing
2800	Broadway Residence	181 Broadway	Rental	8	2025	No	EOHHS HUD
2801	Center House	167 Highland Ave.	Rental	9	2021	No	HUD
2802	Clarendon Hill Towers	1366-1374 Broadway	Rental	460	Pep	No	HUD DHCD/ MassHousing
2803	Cobble Hill Apartments	84 Washington St.	Rental	224	9/30/2016	No	HUD HUD
2804	Giles Park/Glen St.	38,40 Glen St./8, 10, 12 Giles Pk	Mix	7	2028	No	DHCD DHCD
2805	Kent Street Apartments	29-38 Kent Street	Rental	40	Pep	Yes	DHCD DHCD DHCD FHLBB MHP
2806	Lincoln/Perkins Streets	28-38 Lincoln Street	Ownership	5	Pep	No	DHCD

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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Somerville Subsidized Housing Inventory Page 2

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Somerville

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2807	Merriam Street Community Residence	57 Merriam Street	Rental	8	2014	Yes	DHCD
2808	Mt. Pleasant Apartments	70 Perkins Street	Rental	65	2011	No	MassHousing
2809	Mt. Vernon I	54 Mt. Vernon St.	Rental	8	2011*	No	HUD
2810	Mt. Vernon II	58 Mt. Vernon St.	Rental	8	2013*	No	HUD
2811	Mt. Vernon III	80 Mt. Vernon St.	Rental	7	2011	No	HUD
2812	Pearl St. Park	238 Pearl St.	Rental	86	9/15/2018	No	HUD
2813	Pearl Street House	86 Pearl Street	Rental	10	2016	No	EOHHS HUD
2815	Wheatland St FHTB	Wheatland Street	Ownership	8	Perp	Yes	DHCD
2817	Sewall Place SRO	10 Sewall St.	Rental	14	2019	Yes	DHCD FHLBB
2818	Somerville Place	131 Highland Ave	Rental	8	2010	No	HUD DHCD EOHHS
2819	VNA Estates	259 Lowell Street	Rental	97	Perp	No	DHCD MHP DHCD
2820	Walnut St. Center, Scattered Site	23-27 Bonai St./464 Broadway	Rental	18	2012	No	HUD
2844	Marion Street	Marion Street	Ownership	3	12/23/14	No	HUD

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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Somerville Subsidized Housing Inventory Page 3

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Somerville

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2850	34 Linden Street	34 Linden Street	Rental	42	Perp	Yes	DHCD DHCD DHCD FHLBB HUD HUD
2851	6-8 Walnut Road	6-8 Walnut Road	Rental	6	2037	No	HUD
2852	Next Step House	299 - 303 Medford Street	Rental	6	2043	Yes	DHCD Somerville FHLBB HUD
4459	DDS Group Homes	Confidential	Rental	97	N/A	No	DMR
4605	DMH Group Homes	Confidential	Rental	92	N/A	No	DMH
5314	Flint Street FTHB	Flint Street	Rental	2	2012	No	DHCD
5315	Flint Street FTHB	Flint Street	Ownership	1	Perp	No	DHCD
5316	Pitman Street FTHB	Pitman Street	Mix	1	Perp	No	DHCD
5317	Pearl Street FTHB	Pearl Street	Mix	1	Perp	No	DHCD
5318	Medford Street	Medford Street	Rental	5	2011	No	HUD
5319	Somerville Avenue	Somerville Avenue	Rental	3	2016*	No	HUD
5320	Somerville YMCA	101 Highland Avenue	Rental	43	perp	No	HUD

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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Somerville Subsidized Housing Inventory Page 4

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Somerville

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
5320	Somerville YMCA	101 Highland Avenue	Rental	43	peip	No	
5321	Wheatland Street	Wheatland Street	Rental	7	2016*	No	HUD
5322	Richdale Avenue	Richdale Avenue	Rental	6	2016*	No	HUD
5323	Boston Avenue	Boston Avenue	Rental	5	2016*	No	HUD
5324	Marshall Street	Marshall Street	Rental	3	2016*	No	HUD
5325	School Street	School Street	Rental	2	2016*	No	HUD
5326	Somerville Avenue	Somerville Avenue	Rental	2	2011	No	HUD
5327	Highland Avenue	Highland Avenue	Ownership	1	Peip	No	HUD Somerville AHTF
6506	Temple Street Condos	65 Temple Street	Ownership	8	2105	Yes	DHCD DHCD
6507	Highland Commons	373 Highland Avenue	Rental	5	peip	No	DHCD
6508	Franklin Street	Franklin Street	Rental	2	peip	No	DHCD
6509	Myrtle Street Townhouses	Washington Street	Ownership	2	peip	No	DHCD
7171	VNA Living Community	405 Alewife Brook Parkway	Rental	99	2036	Yes	HUD HUD
8745	1-16 Capen Court	1-16 Capen Court	Rental	95	peip	YES	HUD MHP MHP
8746	109 Gilman St	109 Gilman St	Rental	6	2047	NO	DHCD

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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Somerville Subsidized Housing Inventory Page 5

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Somerville

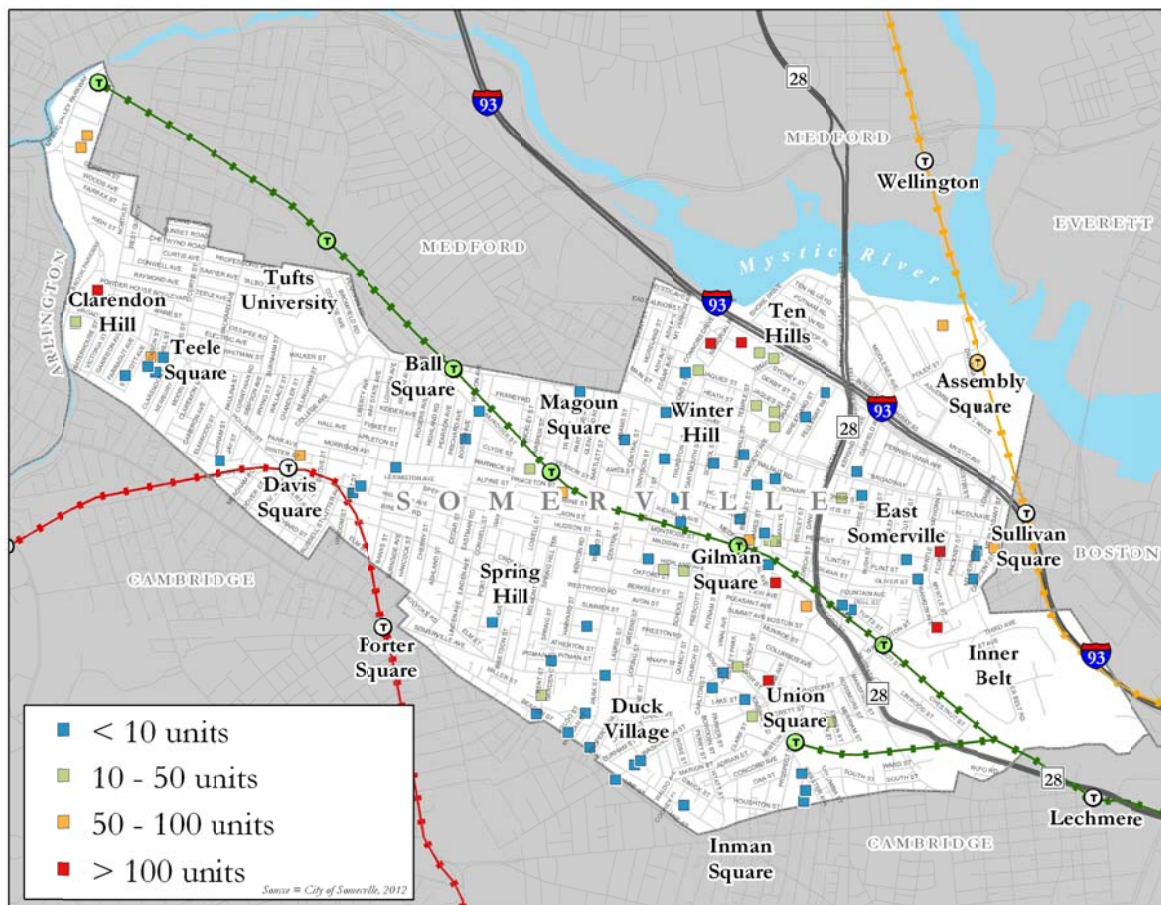
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
8746	109 Gilman St	109 Gilman St	Rental	6	2047	NO	DHCD HUD HUD
8747	Mary's Trust	confidential	Rental	8	2047	NO	DHCD DHCD HUD
9030	St. Polycarp's Village -Phase I	460 Mystic Ave	Rental	24	2058	NO	DHCD DHCD HUD
9364	St. Polycorp Apartments-Phase II	16 Butler Drive	Rental	29	2111	NO	DHCD
Somerville Totals				3,223	Census 2010 Year Round Housing Units		33,632
					Percent Subsidized		958%

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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Somerville Subsidized Housing Inventory Page 6



Somerville Affordable Housing Units Map 2012

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

The City of Somerville has 3,163 subsidized housing units that qualify for the Massachusetts State Subsidized Housing Inventory. 421 of these are Federal Public Housing units (206 elderly/disabled), 1035 are State Public Housing units (576 elderly/disabled or special needs), and 1707 Privately Subsidized units (689 elderly/disabled). In addition, the City has 94 affordable condominiums and rental units produced through the Somerville Inclusionary Zoning Ordinance, with an additional 78 in the pipeline for production. See attached Subsidized Housing Inventory above and maps showing locations of units in the City.

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

In the next 5 years, 176 of these units are at risk of being lost from the affordable housing inventory due to expiring use restrictions, including 130 elderly/disabled units at B.F. Faulkner Towers, 224 units at Cobble Hill Apartments, and 23 units at Mt. Vernon Street.

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

The current availability of housing units in Somerville does not meet the full needs of its population. Several indicators highlight this mismatch. In 2009, the most recent year with data available, 6,665 Somerville households, or 21.4% of all households, faced a moderate cost burden, while 5,935 households, 19.1% of households, faced a severe cost burden. Further examination of this is explored in later sections on housing costs. Vacancy rates also indicate insufficient availability. Looking at vacant units up for rent or sale, Somerville had an ownership vacancy rate of 1.2% and a rental vacancy rate of 2.9% in 2010. Public housing waiting lists also indicate insufficient supply of affordable units in Somerville. SHA's waiting list for public housing units has been closed since October 2010, and as of 2012, included 5,413 applicants for family and elderly housing in buildings funded by the state and federal governments. The SHA also provides vouchers through a variety of programs. In 2012, Somerville families were using 1,193 vouchers administered by the SHA, 100% of those offered. The voucher waiting list included 1,555 households in 2012.

Describe the need for specific types of housing:

Through consultation with the CoC, several specific housing types emerged as being underprovided by the market. Housing units for families needing larger units are insufficient to meet demand, particularly those that are affordable and have 4 or more bedrooms. Smaller units, studios and 1 bedroom units, for households that are not elderly are lacking, as are units of this size that are accessible for persons with disabilities. Housing units specifically for formerly homeless youth or those at risk are difficult to find as well. In addition, rooming houses for individuals who would prefer a smaller more manageable rental are not available, or if they are, do not meet housing standards.

Discussion

There is a real need for additional housing units in Somerville in general. SomerVision calls for 6,000 additional housing units, 1,200 of which should be permanently affordable, over the next 20 years. This increased housing stock will relieve some of the demand on the current housing market. In general, larger family-sized rental units should be built, as should smaller units for non-elderly households who may not be able to access special needs housing. Expiring use units should be protected in order to ensure the burden on the affordable housing market does not increase. Preservation of affordable units is a much more cost-effective way of providing affordable housing than creation of new housing units and any lost affordable units will have a negative impact on the City's ability to provide sufficient affordable housing for its residents.

Also, local zoning through the Inclusionary Housing Ordinance will result in additional affordable housing units. 12.5% -17.5% of all new residential construction must be made affordable to households earning up to 110% of AMI. Large projects such as those at Maxwell's Green and Assembly Row have created over 75 new affordable rental units which will be affordable in perpetuity.

In addition, Somerville is a city of renters, so while homeownership should be encouraged for first-time homebuyers and existing homeowners should be given supports to maintain their housing, rental housing development should be a priority.

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

Introduction

Rental and ownership costs in Somerville remain high. The median gross rent in the city across all sizes of units in 2010 was \$1,299, second only to Cambridge (\$1448) in the surrounding cities and towns, and higher than Boston (\$1199). Advertised rents of all bedroom types were observed to be significantly higher in the summer of 2012. The value of single family and condominium homeownership units dropped slightly in 2008 and 2009 before regaining the majority of lost value. The median sales price for a single family home in Somerville was \$445,000 in 2011, compared to \$450,000 in 2007. The median sales price was down through the first half of 2012 to \$412,500. Even with this decline, a household must earn nearly \$85,000 per year to afford a home priced at the median, well above the Somerville median household income.

The data below shows the costs of housing in Somerville for both rental and homeownership. Since 2000, median homeownership values have increased 75% and median rents have increased by 43%, highlighting the increasingly high costs of housing in the city. The data also shows the number of units affordable to households at each income level, highlighting the affordability mismatch, or the lack of housing units affordable to low and moderate-income households as compared to the need.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2009	% Change
Median Home Value	262,000	459,300	75%
Median Contract Rent	797	1,138	43%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,652	12.9%
\$500-999	5,198	25.3%
\$1,000-1,499	8,094	39.4%
\$1,500-1,999	3,059	14.9%
\$2,000 or more	1,519	7.4%
Total	20,522	100.0 %

Table 30 - Rent Paid

Data Source: 2005-2009 ACS Data

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,815	No Data
50% HAMFI	3,230	70
80% HAMFI	6,960	112
100% HAMFI	No Data	227
Total	12,005	409

Table 31 – Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,035	1,156	1,444	1,798	1,955
High HOME Rent	1,076	1,149	1,349	1,594	1,759
Low HOME Rent	843	903	1,083	1,252	1,397

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

While there are some gaps in the available data (no information is available on ownership units affordable to households earning up to 30% HAMFI and no information on rental units affordable to households earning 80-100% HAMFI), the data indicates that there is a gap in the affordability of housing for Somerville residents of at least 6,693 units (3,515 units for households earning up to 30% HAMFI, 295 units for households earning 30-50% HAMFI, and 2,883 units for households earning 80-100% HAMFI). This was gathered by comparing the number of units affordable to each income bracket with the total number of households in each income bracket. While no gap was identified for households earning 50-80% HAMFI, anecdotal evidence suggests that a gap does persist, likely due to a lag in rent and sales price data. Households who live in Somerville that cannot find sufficient housing are likely doubled up with family and friends or may be living in units not suitable for housing. The current rental housing vacancy rate is attributable to normal turnover of units.

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

Several factors will impact the affordability of housing in Somerville in the future. First of all, according to the 2010 Census, Somerville's household size continues to shrink (from 2.38 persons in 2000 to 2.29 in 2010), resulting in an increase in the number of households in Somerville (from 31,555 in 2000 to

32,105 in 2010) despite a decrease in the total population (77,478 in 2000 to 75,754 in 2010). Additional households will put increased strain on the existing housing market. In addition, the extension of the Green Line and the creation of a new Orange Line stop in Somerville will both contribute to the desirability of housing in Somerville. As households seek transit-oriented housing options, Somerville will become increasingly desirable and increasingly more expensive. To combat these influences, Somerville has adopted a plan to increase housing by 6000 units (1200 affordable) in the next 20 years, as part of the SomerVision Comprehensive Plan.

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

For over a decade, the Boston Department of Neighborhood Development collected data on advertised rents in the Boston Sunday Globe over the course of a year for Boston and surrounding cities, including Somerville. According to their data, the median advertised rent for one, two, and three bedroom units in Somerville fluctuated slightly between 2000 and 2009, landing at \$1,200 per month in 2009.

Anecdotal evidence suggests that the data grossly underestimated the actual costs of housing in Somerville. Though based on a limited number of listings, a survey of available Somerville apartments on Boston.com in August, 2012 found significantly higher median and average advertised rents. Median rents ranged from \$1,700 for one bedroom apartments (including studio apartments and “one plus den”), to \$3,750 for a small number of luxury apartments with five or more bedrooms.

These advertised rents are significantly higher than the FMRs shown above. Median rents are \$700-\$1200 above the FMR. An even larger gap exists between median rents and the High HOME rents.

Discussion

Housing costs remain the main problem facing the majority of Somerville households. Housing costs have increased dramatically over the past decade, with median home values increasing 75% and median contract rent increasing 43%. Conversations with advocates and community members indicate that even these numbers may underestimate the impact of increased housing costs. Housing search advocates report increasing difficulty in locating affordable units for their clients, as units that are affordable and in good condition are rented quickly and rarely come back on the market. Residents attending community meetings note that finding an affordable home to purchase is difficult as well, as homebuyers are often competing against developers seeking to convert 2-3 family homes to condominiums and are equipped with larger budgets and significant resources.

In particular, low and moderate income households face a shortage of units that are affordable to them, whether on the market or not. A gap of at least 6,693 units has been identified, the majority of these for households in the lowest income brackets, earning below 30% of AMI. As a result, households are likely

doubled-up, seeking housing outside of Somerville, or facing a high risk of homelessness. When the green line is completed, it is expected that the housing costs across the city will increase even further.

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

Introduction

While new units are being added in Somerville in accordance with the SomerVision plan, the vast majority of the city's housing stock was built before or during the first half of the twentieth century. Nearly 80% of Somerville's housing units were built before 1950 and almost 14% were built before 1900.

Despite the age of Somerville's housing stock, its residential buildings are largely in good condition. Less than 2% of all buildings were rated less than Average by the Somerville Assessing Department in 2012, with the remainder were about evenly split between a rating of Average (including Average +5 and Average + 10) and a rating of Good or better.

However, according to the 2005-2009 ACS data, 39% of Owner-occupied and 41% of Renter-occupied units have at least one selected housing condition. The four housing conditions are 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than one person per bedroom and 4) Cost Burden Greater than 30%.

Based on the information provided by the Assessor's Department and what we know about housing costs, we can assume that the majority of units with one condition are actually facing high housing costs burdens, and not lacking complete kitchen and bath facilities or overcrowded. However, conversations with housing advocates and attendees at public meetings highlight the fact that while units may not be lacking kitchen or bath facilities, they are often in poor condition, and may not meet HUD Housing Quality Standards. In addition, the incidence of overcrowding is likely undercounted because many immigrant households may be doubled-up but not counted in the census. Despite this, the biggest challenge facing the city is most likely housing costs.

Definitions

A housing unit is considered "standard" if it meets HUD Housing Quality Standards (HQS) and all state and local codes, with no violations. A housing unit is considered to be in "substandard condition but suitable for rehabilitation" if it does not meet HUD HQS or all state and local building codes, but is financially and structurally feasible to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,153	39%	8,357	41%
With two selected Conditions	62	1%	298	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,385	60%	11,867	58%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	10,600	100 %	20,522	100 %

Table 33 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	211	2%	294	1%
1980-1999	483	5%	1,423	7%
1950-1979	671	6%	3,664	18%
Before 1950	9,235	87%	15,141	74%
Total	10,600	100 %	20,522	100 %

Table 34 – Year Unit Built

Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,906	93%	18,805	92%
Housing Units build before 1980 with children present	2,633	25%	844	4%

Table 35 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	223	0	223
Abandoned Vacant Units	0	0	0
REO Properties	8	0	8
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:
City of Somerville Assessor's Database
Data Source Comments:

Need for Owner and Rental Rehabilitation

41% of all housing units in Somerville (39% of Owner-occupied and 41% of Renter-occupied units) have at least one selected housing condition. In addition, nearly 80% of housing units were built prior to

1950. Given the nature of older housing and the need for maintenance, system updates and general wear and tear, the need for rehabilitation of housing units, both rental and ownership, is necessary for a large majority of units in Somerville.

According to Assessor's data, a greater percentage of buildings with four or more units or in mixed-use developments are rated Average compared to other building types, although many buildings of these types have also undergone significant rehabilitation. Additionally, condominium structures tend to be in better condition than other buildings, likely because of recent conversion involving rehabilitation of structures. The majority of condominium units received a rating of Good+10 or better, highlighting the need to focus rehab funds on units that have not undergone conversions, particularly those in larger buildings.

In addition, the age of the housing stock in Somerville indicates that a large majority of units have lead-based paint hazards, as discussed below, and therefore could use rehabilitation in order to be suitable for households, particularly those with children age 6 and under.

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

According to the 2005-2009 CHAS data, an estimated 11,410 housing units may be occupied by low or moderate income households and were built prior to 1980, making it possible that they contain lead-based paint hazards.

Discussion

While data highlights the fact that 41% of all housing units in Somerville have at least one housing condition, it is difficult to determine whether the main concern is housing cost burden or the physical condition of units. Based on high level of housing cost burden for the Somerville population (see housing needs assessment) and the fact that most units only report one condition, we might assume that the one condition facing a majority of the units is the housing cost burden. In addition, the data shown above only counts a problem with physical condition of a housing unit if it is lacking a complete kitchen or bathroom.

However, it is clear through discussions with housing search advocates and residents that the physical condition of housing units is still an issue, even if it does not rise to the level of units lacking complete bath or kitchen facilities. Housing search advocates report difficulty locating appropriate rental units for clients because units are in poor condition. Residents at community meetings report difficulty finding units for rental and purchase for the same reason, in addition to difficulty in purchasing 2-3 family homes due to competition with developers seeking to convert to condominiums. Existing homeowners also face an extremely old housing stock, with 87% of owner-occupied units built before 1950, and there is a large number of units that are likely to have lead-based paint. The high costs of maintaining an old housing stock puts homeowners at risk of losing their housing or facing a severe housing cost burden.

Homeowner Rehab programs and heating system replacement programs can assist in lowering maintenance costs and reducing energy costs, making housing more affordable and sustainable.

In addition, while the incidence of overcrowding is relatively low according to the census (see housing needs assessment), it is likely underreported as conversations with housing groups and the CoC identified the need for households at risk of homelessness and immigrant households to double-up in order to avoid homelessness.

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

Introduction

The Somerville Housing Authority (SHA) oversees the city's public housing units and its housing voucher program. In 2012, the SHA maintained 584 public housing units, 215 designated for families and 369 for elderly households. SHA's waiting list for public housing units has been closed since October, 2010, and as of 2012, included 5,413 applicants for family and elderly housing in buildings funded by the state and federal governments. This total represents applicants across all four waiting lists, not the total number of unique applicants, as households may put their name on more than one list. Even with the high likelihood of households appearing on the waiting list multiple times, the length of the list clearly demonstrates that demand for public housing is far greater than supply.

The SHA also provides vouchers through a variety of programs. In 2012, Somerville families were using 1,193 vouchers administered by the SHA, 100% of those offered. The voucher waiting list included 1,555 households in 2012. The data below shows the number and location of the SHA public housing units and vouchers.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	1	14	584	1,193	124	1,069	0	0	670
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

Somerville Housing Authority Data

Data Source Comments:

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	14	0	1,193	124	1,069	0	50	200
# of accessible units									
# of FSS participants									
# of FSS completions									

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition

Table 17 - Public Housing by Program Type

Data Source: Somerville Housing Authority

Total Number of Units per SHA

Describe the supply of public housing developments:

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

The SHA operates and administers 13 mod rehab units, 733 state-assisted and 584 federally-assisted public housing units, 135 project-based vouchers, 808 tenant-based vouchers, 50 FUP vouchers and 200 disabled vouchers. HUD's Real Estate Assessment Center (REAC) conducts a program of annual physical inspections of public and assisted multifamily housing. Scores range from 0 to 100. The physical inspection scoring is deficiency based; all properties start with 100 points. Each deficiency observed reduces the score by an amount dependent on the importance and severity of the deficiency. Two properties in Somerville were inspected in 2012. One received a score of 70 and one received a score of 91.

Public Housing Condition

Public Housing Development	Average Inspection Score
Ciampa Manor	70
Brady Towers	91

Table 38 - Public Housing Condition

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

Only 2 properties have inspection scores available, but according to SHA staff, SHA properties have an average inspection score of 96 and as a result is a high performing housing authority. They receive inspections of their federal properties every 3 years. According to consultation with the SHA, the main needs of their existing buildings are in the kitchens and bathrooms, which are most heavily used. In particular, bathrooms need to be modified to meet accessibility standards to accommodate households with mobility concerns. Common areas of many buildings need rehab and they continue to work on them as issues arise. The state-owned property at Clarendon Hill on North Street requires the most revitalization according to the SHA.

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

According to the SHA, the two main strategies they have adopted to improve the living environment of their residents are 1) Increase green/open space and 2) Improve day-to-day appearance and maintenance. The SHA has been working to provide additional green and recreational space for its residents, including new vegetable garden plots on sites and installing water features in playgrounds. They have also made efforts to keep properties clean and free of trash everyday.

The SHA also works to connect residents to resources and services, both in-house and through outside referrals. They also support the Tenant Associations at each property. 25% of funds raised from laundry machine use is given to the Tenant Association for their use for events, meetings, and other purposes to improve the living environment as the residents choose.

Discussion:

The Somerville Housing Authority's 5 Year Plan, released in 2010, states the following strategy they will employ to address Housing Needs.

"The SHA will continue to employ effective maintenance and management policies to minimize the number of public housing units off-line. Vacancy rates are consistently low and meet expectations. SHA continues our successful reduced turnover time for vacated public housing units. Major Capital Funded projects are selected to both improve the facilities and reduce the need for disruption of tenancy or cause relocation. SHA is nearing construction completion of the replacement of 64 State public housing

units with 95-units of PBV assisted facility that will address the identified needs of elderly residents needing independent living with available assistance to age in place. SHA will maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction. SHA will continue to maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance levels. Participate in the Consolidated Plan development process with the City of Somerville to ensure coordination with broader community strategies.”

The City of Somerville will continue to rely on the Somerville Housing Authority to be the major provider of subsidized housing through public housing and vouchers. Most of the households on the SHA waiting lists cannot afford a rental unit on the private market and are therefore waiting for a subsidized unit to solve their housing needs. To that end, the priority of the City of Somerville to increase the number of subsidized affordable units, particularly rental units, is a main focus of this plan.

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

Introduction

The City of Somerville has 62 emergency beds for households with children and 53 emergency beds for households with only adults. In addition, the City has 6 transitional beds for households with children, 25 transitional beds for households with only adults, 43 permanent beds for households with children and 85 beds for households with only adults (39 of which are set-aside for chronically homeless individuals). The shelter funded with ESG funds are CASPAR's Emergency Service Center for active substance abusers (110 beds), Catholic Charities for chronically homeless women (31beds 10 of which are transitional), Respond for women and families fleeing domestic violence (can accommodate 8 adults and 13 children), Somerville Homeless Coalition (Family shelter with 20 beds) (Adult shelter with 16 beds of which 8 receive no funding).

The data below shows the number of emergency, transitional and permanent beds for homeless and formerly homeless persons in Somerville, and also highlights those beds that are targeted to a specific population, such as families with children and chronically homeless households.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	62	0	6	43	0
Households with Only Adults	0	0	0	39	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	53	0	25	85	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Somerville CoC (MA-517) Housing Inventory

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

In addition to basic assistance (such as food, clothing, medication and transportation), shelter staff and other housing assistance groups provide comprehensive supported social services to homeless guests. These services could include counseling, children's services, safety planning, support groups, legal assistance, housing search/advocacy, employment and training referrals, access to public assistance, financial literacy and budgeting and advocacy. In addition to work done by shelter staff, Health Care Nurses, Mental Health Counselors and Housing Search Workers visit shelters weekly to assist guests in accessing programs that move them toward self-sufficiency and permanent housing.

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

Community Action Agency of Somerville (CAAS) prevents homelessness & assists near-homeless by preventing evictions; maximizing incomes & stabilizing tenancies of low income individuals and families.

CASPAR provides an array of client centered supportive services for people recovering from alcoholism and addiction including counseling, drop-in support groups, twelve step meetings, job coaching, CORI supports, referrals to support services and transitional programs for the homeless.

Catholic Charities operates a two-tiered sober shelter for chronically homeless women (emergency and transitional housing).

Respond operates a shelter for victims of domestic violence providing them with assistance to overcome barriers for their immediate and long-term safety.

Somerville Homeless Coalition operates Family and Individual shelters providing comprehensive housing search, public benefits assistance, financial literacy, budgeting & extensive referrals for employment and training. SHC also operates rental assistance and case management programs, in addition to short-term Tenancy Stabilization Programs providing Security Deposits, Rental Arrearages and Moving expenses.

Transition House provides housing support services for formerly homeless households focused on personal empowerment, economic self-sufficiency, education access, job skills development, positive parenting, strengthening resiliency and overall wellness.

Additional programs provide supportive services targeted to specific populations, such as the **Volunteers of America** (veterans), **Wayside Youth and Family Supportive Services** (homeless youth), **Just-A-Start** (pregnant and young mothers with children), **Heading Home** (permanent housing and support services).

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

Introduction

For individuals and families with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions and persons with HIV/AIDS, supportive housing needs include on-site case management and referral, linkage to and follow up with specific services, independent living skills, community activities that engage the participants in the community and prevent isolation and transportation assistance to facilitate supportive service appointments. A coordinated network of social service providers is essential to effectively end homelessness. A more coordinated system will afford a standardized and uniform process to enable service providers to avoid duplication of efforts. A standardized and uniform assessment process will also lend itself to a more transparent system that targets the most appropriate housing and services resources to each individual and/or family. The City is fortunate to have a diverse collaborative network of social service providers delivering a full range of services to the neediest in the City.

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

The City's shelters provide temporary housing to chronically homeless or at-risk persons. Many of these people suffer from co-occurring mental illness, which is commonly undiagnosed, often untreated and tends to complicate accessing services, referrals and permanent housing. According to consultation with homeless providers, many of the homeless shelter clients are fleeing abusive relationships and a majority of the clients of both genders have experienced trauma first-hand. Flooding the shelter system are individuals who have 'aged out' of other systems of care, especially DYS and DSS. Increasing numbers are newly released men and women from the correctional system who have no aftercare or discharge plans, and others who are economically disadvantaged individuals who, although working, can no longer support themselves due to the scarcity of housing subsidies and the competition for affordable housing options.

Consultation also shows that individuals and families with disabilities, persons with alcohol or other drug addictions, and persons with HIV/AIDS face substantial barriers to tenancy including very low income, unstable credit histories, unsupportive landlord references, legal issues, difficulties living independently due to disabling conditions and a lack of safe and affordable housing in the area.

Supportive housing needs to include on-site comprehensive case management and referral, linkage to mainstream programs to reduce reliance on 'homeless services', independent living skills, enhancement of household incomes, addressing substance abuse issues, mental illness and other disabling conditions, develop daily lifestyles with work training or volunteer experiences, community activities that engage

participants in the community and prevent isolation, and transportation assistance to facilitate supportive service appointments.

CASPAR's supportive services for people recovering from alcoholism and addiction (adults and youth) include counseling, drop-in support groups, twelve-step meetings, peer support, job coaching, cover letter and resume-writing assistance, CORI supports, computer lab use, referrals to support services (housing, medical and mental health, legal supports, etc.) and transitional program for the homeless.

Catholic Charities operates a sober shelter for chronically homeless women. Basic services include breakfast and dinner and access to showers and laundry and weekly visits with health care providers, mental health worker and housing search coordination. Catholic Charities uses a three tiered program of emergency, stabilization and transitional beds for its 31 bed shelter. The goal at the shelter is to shorten the length of shelter stay and move the women back to appropriate permanent housing but this goal is difficult because many of the guests have complicated mental health medical histories.

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

Physical Health Discharge: Massachusetts Operational Services Division (OSD) oversees all state procurements and contracts and provides standard contracting language for state Departments stating that the Commonwealth has determined discharging consumers to shelters to places not meant for human habitation is inappropriate and that through the implementation of aggressive and comprehensive discharge planning the number of consumers who enter homelessness will be reduced. The Balance of State CoC member from the MA Dept. of Public Health has ensured that all of the Bureau's contracts within each CoC include this language and that discharge planning is closely monitored.

The Department of Public Health Bureau of Substance Abuse Services (BSAS) funds substance abuse treatment and residential recovery programs. The designated BSAS representative to the Balance of State CoC works with the Interagency Council on Housing and Homelessness and CoC member organizations to further improve discharge planning. DPH also proactively coordinates services with the Department of Mental Health through co-funding of state services for dually diagnosed individuals and families, with youth outreach workers, Veterans' Services, and other CoC organizations so services reach a broader range of homeless people.

Providers routinely discharge consumers primarily to state funded transitional support and residential recovery programs. BSAS funds substance abuse treatment and provided the following results to the MA ICHH in measuring the number of consumers who are homeless on entry into substance abuse shortterm and long-term residential and outpatient treatment versus homeless at exit. During SFY12 approximately 20,000 consumers received substance abuse treatment services within these levels of care. At entry 19.2% were homeless while at exit that number decreased by 47.4%.

Mental Health Discharge: The MA Dept.of Mental Health (DMH) has regulations and procedures for discharges from state facilities and services, and closely monitors and tracks discharges. DMH homeless policy addresses DMH responsibilities toward its homeless clients. This policy states that in no instance shall a person be discharged from an in-patient facility with directions to seek emergency shelter, and that every effort must be made through careful discharge planning to work with the client and area resources to seek adequate, permanent housing. All discharges from DMH facilities are documented in a comprehensive database to monitor activity and ensure compliance with current laws and regulations.

DMH has a designated staff person at central office and regional housing managers as representatives to the Balance of State CoC and the MA ICHH who work on discharge planning. These CoC members are responsible for working with and monitoring all CoC providers providing mental health services and work on discharge planning for participants with severe and chronic mental health issues. Several of the providers are also active CoC members. DMH works with other state agencies and their providers around mental health issues, street outreach and discharge planning. The Somerville CoC has a member from the local mental health office who participates in the CoC planning and coordination.

Last year's statewide data shows 32% of mental health discharges go to the legal system(courts, correctional facilities), 24% to family or to other non-family housing;13.4% to DMH's state funded residential community systems of services; 6.4% transferred to another DMH facility; 9.3% to non-DMH community-based programs; 5.5% to state funded group living environments; 4.9% into other category (moved, against medical advice, deceased, declined further treatment, met treatment goals). Clients routinely continue to receive DMH services upon discharge from mental health facilities.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Through an RFP process, local social service providers will be awarded contracts to address the needs of low income residents with special needs. The City will award Public Service Grant funds to non-profit agencies to provide supportive services that may include but are not limited to the following: individual needs assessment, crisis counseling, food and nutritional counseling, individual and group counseling, substance abuse counseling and treatment, benefits counseling and advocacy, individual case management, budget counseling, medication management, money management, mental health treatment, transportation, recreational and social activities. Emergency Soltion Grant funds will be provided to non-profit agencies to address prevention of homelessness for at-risk populations and rapid rehousing for those experiencing homelessness.

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

Through an RFP process, local social service providers will be awarded contracts to address the needs of low income residents with special needs. The City will award Public Service and Emergency Solution Grant funds to non-profit agencies to provide supportive services that may include but are not limited to the following: individual needs assessment, crisis counseling, food and nutritional counseling, individual and group counseling, substance abuse counseling and treatment, benefits counseling and advocacy, individual case management, budget counseling, medication management, money management, mental health treatment, transportation, recreational and social activities.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City's Analysis of Impediments to Fair Housing identified barriers to accessing affordable housing shown below. By identifying these barriers, the City can identify strategies to reduce them by targeted funding, new policies and improving education.

Structural Impediments: The lack of developable land limits the number of affordable units that can be produced in the City. Applications for existing affordable housing units continue to exceed those available. The composition of the housing stock presents another structural impediment in the City. Most large units are owner-occupied and smaller units are in the rental market, making it hard for small families to purchase, and for large families to rent in Somerville. High home prices in the Greater Boston real estate market have placed homeownership out of reach of many Somerville renters, and the city's high rent costs provide no relief to renters. While zoning, land-use controls, building codes and fees were not identified as an Impediment to Fair Housing, the City is currently undertaking a review of the Somerville Zoning Ordinance. The Housing Division will work with Planning and Zoning staff to ensure that future versions of the SZO continue to ensure that Fair Housing is not impeded.

Basic Awareness and lack of in-depth knowledge on Fair Housing laws: Most Somerville residents are aware of fair housing discrimination due to efforts by the Fair Housing Commission; however, the level of awareness is basic and general. Landlords who were unfamiliar with fair housing laws often did not properly explain the rights of tenants. Limited awareness by tenants leads to a failure to defend their rights or report discriminations.

Limited Capacity and Resource of the Fair Housing Commission: The Somerville Fair Housing Commission is responsible for creating awareness and advocating for fair housing issues in the City, but is under-resourced in terms of staffing and funding to sustain the needed extensive educational campaign. Some residents who have experienced housing discrimination have cited a lack of enforcement as a reason for their failure to file a complaint.

Immigrants and Linguistic barriers: While Somerville is a magnet for foreign-born immigrants, those with limited English proficiency may also have minimum understanding on leasing policies and terms. Formal complaints are often not filed, because new immigrants may be unfamiliar with the system and language may be a barrier.

Families with Children and Section 8 discriminations: The lack of an ample supply of family-size rental units continues to present significant challenges to families with children. The presence of lead-based paint hazards in some of these family-size units limits the housing choices of families with children under the age of six in the City. While landlords are legally required to remove lead from units that are occupied by households with children, this does not always happen as required. Some social service

providers interviewed for this report also shared incidents where individuals and families with rent vouchers are discriminated.

Persons with Disabilities and Reasonable Accommodation: With most houses built before 1940, persons with disabilities encounter impediments as they seek accessible housing units in the City. There are not enough accessible units in the City, but housing agencies in the City have strived to make more of their housing units accessible in the last five years. However, the prohibitive cost of structural changes to bring older municipal buildings and public places to current ADA compliance continues to limit the degree of compliance in the City.

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

Introduction

As mentioned in previous sections, Somerville is a city deeply invested in preserving the diversity of its people, cultures, and traditions even as the city continues to grow and expand its assets. The commitment to these values by the residents of Somerville is made clear through their participation in the Consolidated planning process and the Somervision Comprehensive Plan development. Somerville, by nature of its location, has benefited tremendously from the economic growth of the surrounding Boston/Cambridge metro area. The city also anticipates future growth as it continues to build out and improve its transit oriented infrastructure. While this growth is welcome, it also presents challenges primarily in the form of a higher cost of living and increased housing cost burden; particularly for current and long time residents many of which make up the majority of the city's low to moderate income population.

When drafting the Somervision plan the steering committee took these threats very seriously and made sure to incorporate goals that would address future needs regarding affordable housing, job creation, and equal access for all residents to the city's growing resources. One of the major challenges Somerville faces going forward is the need to create quality employment opportunities that match the skills and needs of its immigrant and low mod population. The city has focused its efforts to date on supporting activities that best utilize the inherent resources of the area and promotes continued growth among local small businesses and entrepreneurs. These activities include storefront improvement programs and technical assistance programs to name a couple.

Within the Somervision plan the city has established a goal of creating 30,000 new jobs over twenty years; as part of this the city remains committed to increasing job opportunities that meet the skills, needs and education levels of its low mod population. In addition to this the Somervision plan also lays out the groundwork to ensure that the local low mod residential population has equal access to the transportation and infrastructure resources they need to access job opportunities in the greater Boston/Cambridge/Somerville metro area. The table below provides a detailed breakout of the various industries in Somerville and the distribution of jobs across those industries.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	130	2	0	0	0
Arts, Entertainment, Accommodations	4,499	2,257	9	10	1
Construction	2,359	436	5	2	-3
Education and Health Care Services	13,585	2,884	28	13	-15
Finance, Insurance, and Real Estate	3,039	1,883	6	8	2
Information	1,789	2,351	4	11	7
Manufacturing	3,055	472	6	2	-4
Other Services	2,599	1,862	5	8	3
Professional, Scientific, Management Services	8,671	2,364	18	11	-7
Public Administration	1,902	1,357	4	6	2
Retail Trade	4,434	4,709	9	21	12
Transportation and Warehousing	1,372	907	3	4	1
Wholesale Trade	688	770	1	3	2
Total	48,122	22,254	--	--	--

Table 40 - Business Activity

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Jobs	2010	2011	2012 (Q1 - Q3)
23 - Construction	461	524	510
31-33 - Manufacturing	843	902	827
42 - Wholesale Trade	396	398	391
44-45 - Retail Trade	3,147	3,082	3,132
48-49 - Transportation and Warehousing	941	958	978
51 - Information	401	439	422
52 - Finance and Insurance	319	328	325
53 - Real Estate and Rental and Leasing	257	232	275
54 - Professional and Technical Services	1,069	998	1,140
55 - Management of Companies and Enterprises	80	102	133
56 - Administrative and Waste Services	3,155	2,676	2,829
62 - Health Care and Social Assistance	4,675	4,175	4,926
71 - Arts, Entertainment, and Recreation	165	159	183
72 - Accommodation and Food Services	2,134	1,937	2,305
81 - Other Services, Ex. Public Admin	1,896	1,843	1,922
92 - Public Administration	1,090	1,111	1,089
Total, All Industries	22,402	21,262	22,702

Updated Employment Sectors Chart

Labor Force

Total Population in the Civilian Labor Force	51,448
Civilian Employed Population 16 years and over	48,122
Unemployment Rate	6.46
Unemployment Rate for Ages 16-24	23.74
Unemployment Rate for Ages 25-65	5.12

Table 41 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector	Number of People
Management, business and financial	23,775
Farming, fisheries and forestry occupations	97
Service	7,684
Sales and office	10,856
Construction, extraction, maintenance and repair	2,961
Production, transportation and material moving	2,749

Table 42 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	22,799	50%
30-59 Minutes	19,886	43%
60 or More Minutes	3,262	7%
Total	45,947	100 %

Table 43 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,700	153	1,207
High school graduate (includes equivalency)	6,498	642	1,700
Some college or Associate's degree	5,978	534	966

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	22,796	1,066	2,468

Table 44 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	314	454	454	1,053	1,543
9th to 12th grade, no diploma	757	609	413	1,077	917
High school graduate, GED, or alternative	2,100	2,559	2,401	3,880	3,010
Some college, no degree	4,625	1,655	1,503	2,282	779
Associate's degree	336	597	434	1,007	160
Bachelor's degree	4,522	9,543	2,254	2,482	401
Graduate or professional degree	327	6,623	2,842	2,623	526

Table 45 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,001
High school graduate (includes equivalency)	28,027
Some college or Associate's degree	36,918
Bachelor's degree	39,748
Graduate or professional degree	50,864

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

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

The updated employment sectors chart located below the business activity by sector labor chart JPEG from the Executive Office of Labor and Workforce Development represents an updated picture of Somerville employment figures:

As shown by the data, the largest sectors in Somerville, in order of largest to smallest, are *Health Care and Social Assistance*, *Retail Trade*, *Administrative and Waste Services*, *Accommodation and Food*

Services and Other Services. These sectors combine to represent 15,114 positions, which make up two-thirds of total city jobs. The largest three, *Health Care and Social Assistance, Retail Trade* and *Administrative and Waste Services* comprise nearly 50% of all jobs.

Describe the workforce and infrastructure needs of the business community:

Somerville's work force is heavily impacted by the overall Boston area economy. The development environment and vacancy rates in the Boston/Cambridge market have ripple effects on the economic well being of Somerville. Increasing rates for office and research space in Kendall Sq. and the Seaport District have made Somerville a low cost alternative for these markets. The creative class- artists, architects, and engineers has become an important aspect of the growing economy in Somerville, as has the new immigrant class, with a strong entrepreneur that produces new retail and service businesses. The advancement of these two groups, as well as support for the traditional neighborhood districts that they serve, will be an important key for success for the LMI residents of Somerville.

Somerville's workforce is a community strength. While the City's labor force does not suffer from structural flaws on the whole, there are specific segments of the population that need assistance. In particular, data suggest needs among older workers and populations where English is not the primary language. Also, wage and business declines in certain segments warrant further attention. Infrastructure needs span a wide range of areas and project sizes. The two primary infrastructure needs for the City's commercial sector are transportation and the physical condition of the business districts.

The first major infrastructure need is Somerville's rapid transit void. With the exception of its northwest quadrant near Davis and Porter Squares, and the far eastern portion of Somerville near Sullivan Square, most of Somerville (and Chelsea, Everett and Medford) lies entirely beyond the MBTA rapid transit system service area. Trends in business location and real estate development make access to transit paramount in the 21st century. Actions are underway to bring increased rail options to Somerville. Construction has begun for both an Orange line station in Assembly Sq. and extension of the Green Line to parts of East Somerville. Although these are key steps in improving the city's rapid transit void additional investment in transportation and infrastructure projects will be vital to ensure the City's low-mod residents can have the appropriate access they need to these new community assets.

The second major infrastructure issue is the continued decline in the physical condition of several of the city's key business districts. The Central Broadway district, which was once a hub of commercial activity and is surrounded by a large concentration of the city's low-mod residents, continues to see declines in economic activity due to aging and deteriorating commercial building space and outdated public facilities. The area is in desperate need of targeted rehab and facade improvement work. Also, Union Sq. in the eastern part of the city, also suffers from outdated public facilities infrastructure and dilapidated commercial space in the former industrial tracts of the square.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect

job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In April 2012 the City's Board of Aldermen adopted Somerville's first long-term comprehensive plan: Somervision. This twenty year plan recommends goals, policies and actions across the spectrum of activities in the City. There are a number of key areas that will impact the economic climate of the City.

Somerville By Design is one of the first large initiatives to come out of Somervision and will lay the groundwork for critical changes to the City's outdated zoning code. It is expected that changes to parking, allowable uses and density will unlock development potential in commercial areas and future transit locations. In addition, the plan focuses on increasing the green and open space areas of the city and targets improvements to the school system all of which will provide tremendous long term benefits to the city's low and moderate income residents. These activities will both provide access to quality employment opportunities and lay the foundation for residents to gain the necessary skills and assets to thrive in the Somerville of the future.

The City has two active Urban Renewal districts: East Somerville and Union Square. The residential base surrounding these two districts has some of the highest concentrations of at risk population in the city. These areas stand to benefit the most from increased economic opportunity from future development. Planned activities such as they storefront improvements program and commercial property rehab program will compliment the overall revitalization plans for these districts and help ensure that quality jobs are being created that meet the needs and skills of the current resident population.

A third planning business development initiative is being considered for the Central Broadway area between McGrath Highway and Ball Square. This is one of the longest continuous commercial areas in the City and also serves some of the City's most vulnerable neighborhoods. The targeted public facilities and commercial improvements will greatly improve the local LMI residents access to transportation and significantly decrease transportation costs for LMI individuals and families who rely on vehicle ownership. In addition the storefront improvements and commercial property rehabilitation programs will help revitalize economic activity in this district along with technical assistance programs to aid local small businesses thrive.

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

The broad diversity of Somerville's population also results in a wide range of skills and educational levels among its workforce. Somerville's workforces ranges from the highly educated working in technical fields such as technology, finance, and engineering to the creative class with occupations in the arts, designing, and architecture to the large immigrant class working in the more traditional trades, service, and retail industries. Office and research real estate development will create demand for technical and engineering occupational specialists along with related service opportunities to support these roles. The retail and service sector employment growth that will accompany transit expansion and the

revitalization of areas and creation of new neighborhoods will create ample job growth opportunities for our low and moderate resident base. The construction efforts involved both in infrastructure development and real estate investment will increase the need for trade workers and skilled laborers

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

Local program providers:

Summer Jobs Program, Somerville High School - The Program provides opportunities for Somerville youth to gain employment and job training within the public and private sectors throughout the summer.

Technical Education Department- As one of the few vocational programs in the state of Massachusetts, the instructors are masters in their technical areas. Somerville High School, a comprehensive educational setting, is the most flexible educational model available to secondary students in our society.

Somerville Center for Adult Learning Experiences- SCALE has provided classes and support services to more than 1,200 adult learners (16 years and older) annually who need basic reading, writing and math skills, English instruction for non-native speakers, or a high-school credential. SCALE's fully accessible facilities have a computer lab and an on-site GED Test Center.

Mystic Learning Center- The mission of the MLC is to improve the lives of low-income children and families who live at the Mystic Public Housing Development and surrounding neighborhoods of East Somerville.

Regional program providers:

The Career Place Woburn- The center has served over 118,000 individuals and 6,500 local companies. Chartered by the Metro North Regional Employment Board, and managed by Middlesex Community College, The Career Place helps individuals to find current job openings, assess their skill levels and interests, and enter education and training programs.

Career Source Cambridge- This serves as a hub of activity focused on connecting job seekers and employers, to meet the employment and career advancement needs of individuals and the workforce needs of businesses.

Bunker Hill Community College- Provides a wide range of career services to all currently-enrolled students and alumni and provides a valuable link in the partnership between the College and the business community.

Metro North Regional Employment Board- Is a public-private partnership established to set local workforce policy, determine how state and federal funds are best used for workforce development, align the needs of employers to the needs of area residents, and oversee the Metro North One-Stop Career Centers where both job search and employer services are provided.

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

No

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

Imbedded in the Somervision Comprehensive Plan are multiple goals and strategies designed to further the economic growth of the City.

Discussion

Somerville has a vibrant economy, but to realize our vision of Building Communities of Opportunity, more jobs and more diverse job opportunities are needed in order to raise the standard of living for the low to moderate income residents of our community who are most plagued by disproportionately high housing cost burdens. The City plans to leverage its CPD funding over the next five years to implement a smart growth strategy that will provide its low to moderate income residents with the opportunity to raise their standard of living, have access to quality affordable housing, and access to the tremendous job growth both in and around the city through Somerville's ambitious transit oriented growth program.

Somerville will work hard to deliver on the lessons learned from the consolidated planning process. The city will try to create jobs locally through the revitalization of key business districts such as Union Sq, East Somerville, and Central Broadway. The storefront improvement program, infrastructure improvement projects, and commercial property rehab work will be the launching pad for new economic activity in these areas. Additionally, the city will work to provide technical assistance and other financial support to the local businesses in these area's to who have traditional been the drivers of job growth in the retail and service sectors. The green line extension and new orange line stop at Assembly Square will also provide the city's residents affordable access to employment opporutnites in and around the city without the high cost burden of vehicle ownership.

MA-50 Needs and Market Analysis Discussion

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

Data shows that a significant percentage of households in every income bracket up to 100% AMI face cost burden concerns, both renter and owner households. Renter and owner households earning less than 30% AMI and 30-50% AMI are particularly cost burdened, with the majority of them facing housing cost burdens of greater than 50%. Cost Burden impacts household types uniformly across the board; 75% of small family households, 76% of large family households and 53% of elderly households experienced a cost burden of greater than 30%. In addition, 43% of small households, 31% of large family households and 26% of elderly households experienced a cost burden of greater than 50%.

Specific populations that are more affected than others, according to consultation with the CoC, include 18-24 year olds, individuals with substance abuse and behavioral problems, chronically homeless households, and recent immigrants. Larger households are also affected more due to a lack of larger rental units, particularly those with 4 or more bedrooms. Non-elderly disabled households are also affected more by the lack of small accessible units that are not restricted to elderly households.

The following disproportionately greater needs were identified for specific racial and ethnic groups.

0-30% AMI: No racial or ethnic groups have a disproportionately greater need in the categories of housing problems or severe housing problems.

30%-50% AMI: Black/African American and Asian households experienced a disproportionately greater need in housing problems. Asian and American Indian/Alaskan Native households experienced a disproportionately greater need in severe housing problems.

50%-80% AMI: Black/African American households experienced a disproportionately greater need in housing problems. Hispanic households experienced a disproportionately greater need in severe housing problems.

80%-100% AMI: Asian households experienced a disproportionately greater need in housing problems. Asian households experienced a disproportionately greater need in severe housing problems.

In addition, Black/African American households experienced a disproportionately greater need in cost burdens and severe cost burdens.

In general Black/African American households experience disproportionately greater need across the board, other than in the lowest income category, in which every household has a high level of need, indicating that additional outreach and services to this population should be undertaken regardless of income level.

Asian households in the 80-100% AMI income bracket have greater needs than Asians in lower income groups, indicating that outreach specifically to Asians in the moderate income bracket should be targeted.

Hispanic households exhibit greater need only in the severe housing problems for households earning between 50-80% AMI. This income group of the Hispanic population should be specifically targeted with materials in Spanish in order to reach them.

American Indian/Alaskan Native households experienced a disproportionately greater need in severe housing problems in the 30-50% AMI income bracket, but due to the small number of households in this race in general, it is difficult to extrapolate any conclusions from this data.

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

Black/African American households are more highly concentrated in the northeastern corner and far western portion of the city.

Hispanic households are more highly concentrated in the eastern and far western portion of the city.

Asian households are more highly concentrated in the northeastern and southern portion of the city.

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

Most of the areas of need in the city are marked by many of the same conditions including older units in need of rehabilitation, overcrowding, low vacancy rates, and a high housing cost burden for the low to moderate income residents of the area. These neighborhoods also contain the larger public housing developments in the city, including Mystic View and Mystic River in the Winter Hill neighborhood and the Clarendon Hill Development in West Somerville.

In addition to these housing based needs many of these areas are in desperate need of investment in the commercial space available along with key improvements to roadways and new and improved recreational and open space.

Are there any community assets in these areas/neighborhoods?

These neighborhoods represent diversity in residents and community members, which is a cornerstone and strength for Somerville. In addition, the city has a highly engaged civic base, from its residents to local community agencies. For example, the two Main street organizations operating in two of the city's NRSA neighborhoods have been champions of small business and have worked tirelessly to stimulate economic opportunities in these emerging neighborhoods.

By nature of its location, all of Somerville is a stones throw away from some of the most world renowned educational and health care institutions in the world. As a result, the greater Boston area has continued to thrive despite the economic downturn that has impacted the nation as a whole. The area has continued to attract new and innovative industries to the area such as bio tech and other technology related professions. The city of Somerville and its low to moderate income population is poised to benefit from this continued growth but investments must continue to be made to ensure that the low to moderate income population has the access and tools they need to benefit from these unlocked opportunities and improve their standard of living and income potential.

Are there other strategic opportunities in any of these areas?

As mentioned in the Somervision plan, the city is very focused on ensuring that the diversity that exists today remains a cornerstone of its future growth plans. As Somerville continues to build out its transit oriented initiatives the city is committed to leveraging the strengths and talents of its current population. This means continuing to promote opportunities for local small businesses through technical assistance programs and partnering with community groups such as the Main Streets organizations. In addition, investments are needed to improve old and dilapidated commercial space in the cities core commercial districts.

In order to successfully integrate the current community base into tomorrows Somerville targeted infrastructure improvements must be made in order to ensure that the neighborhoods in greatest need will have equal opportunity and access to the city's new resources. This means making the necessary improvements in streets, roadways, and accessibility options to ensure that the low to moderate income population has equal access to new job opportunities, transit options, recreational facilities, and key services including retail, grocery, and pharmacy options.

Lastly, the city is committed to promoting zoning ordinance changes and other methods that will create an inclusionary environment where residents of all cultures and social class can coexist and the concentration of low to moderate income neighborhoods will be less concentrated and balanced evenly across the city.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

For this Five-Year Consolidated Plan Somerville has adopted a data driven, needs based approach to developing its strategic plan for the next five years. The city's staff has worked diligently to engage directly with residents and community stakeholders to identify the needs of the city's low to moderate income population. This included a series of public meetings, one-on-one consultations, and leveraging feedback gathered during the City's Comprehensive Plan-Somervision. Going forward the city will continue to work with these community stakeholders and the public in order to refine the City's approach to targeted investment through data driven, needs based planning.

Through the planning process, city staff identified the most critical needs of its low to moderate income population. Also, the planning process highlighted assets and areas of strength the city can leverage to target investments in order to meet their goals. As a result of the feedback and data gathered, the city developed two principal goals that set the framework for the activities it will undertake over the next five years. These goals are Building Communities of Opportunity and At Risk Populations.

Building Communities of Opportunity - This is a broad based goal that is intended to assist the entire low to moderate income population in Somerville. The projects and activities to be performed under this goal are meant to serve as the foundation for raising the standard of living for all of the low to moderate income individuals and families living in Somerville. These projects and activities will address several needs including:

- **Housing Cost Burden** - The city will focus on attacking the issue of affordable housing by investing in a number of programs including homebuyer assistance, homeowner rehab, multi-family construction, multi-family rehab, rental assistance, and heating system replacement. Also, the city will continue to expand and enforce its inclusionary zoning policies which aims to ensure responsible housing development in Somerville by requiring a certain percentage of all new development fall under affordable housing guidelines.
- **Access to Affordable Transportation**- As the city continues to build out its public transportation system there will be a need for additional infrastructure improvements in the streets and roadways leading up to these transit hubs so that residents will have a safe and accessible manner with which to utilize these new assets. The city will focus on making infrastructure improvements in those areas where low to moderate income residents are concentrated so that they have the proper access, including ADA upgrades, to these new affordable modes of transportation.
- **Business District Revitalization** - The city plans to make targeted investments in the key business districts of Union Sq, Central Broadway, and East Somerville. These areas have

suffered from under investment and are also embedded in the areas of greatest concentration of low to moderate income residents. Through storefront improvements, commercial property rehab, and technical assistance to local business the city hopes to revitalize economic activity in these districts and unlock job opportunities that meet the needs and skills of local residents.

- **Expand Green Footprint-** the city plans to invest in its parks and open space in order to provide low-mod residents with quality recreational opportunities in this dense urban center.

At Risk Populations- These activities aim to meet the urgent needs of those most at risk of homelessness in Somerville's high cost housing environment. These groups include the homeless, elderly, veterans, at risk youth, immigrants, substance abusers, and those with mental health issues.

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

Geographic Area

1	Area Name:	Central Broadway
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	5/15/2013
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The proposed Central Broadway NRSA comprises the following Census Block Groups: 250173503003, 250173503002, 250173503001, 250173502007, 25013502006, 250173502004, 250173502003, 250173502002, 250173502001, 250173501004, 25013501005, 25013501006 This geography is an approximately 0.5 mile radius around the center of Winter Hill

Include specific housing and commercial characteristics of this target area.	Included in the Central Broadway NRSA are two of the city's largest public housing developments; Mystic View, a 215 unit federally-assisted family housing development, and Mystic River, a 240 unit state-assisted family housing development. In addition, the James J. Corbett Apartments, a 100-unit stat-assisted development for elderly and disabled households. St. Polycarp Village, a three-phase affordable housing rental development being built by the Somerville Community Corporation, the City's CHDO, is also located in the NRSA. When complete, it will contain 84 units of affordable rental housing (Phase I and II are complete and fully-occupied, Phase III is currently under construction). The area also is marked by many of the same conditions as other low to moderate income areas of the city including older units in need of rehabilitation, overcrowding, low vacancy rates, and a high housing cost burden for the low to moderate income residents of the area. The blocks included in the central broadway NRSA once made up an active commercial district and was accessible by public transportation via streetcar. Since the removal of public transportation from the area the once vibrant commercial district is now suffering from dilapidated commercial space along the main roadway and has suffered from a long stretch of disinvestment in the area as opportunities have arisen in other parts of the city and surrounding towns. Similarly, the street and roadway infrastructure is obsolete and not equipped to provide appropriate access to the coming green line. Access that the low to moderate income community desperately needs to take advantage of job opportunities, education, and health care services in the surrounding areas.
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How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Since 2002 the City's Office of Strategic Planning and Community Development has engaged in distinct types of community consultation to identify economic and community development needs and opportunities to inform the Central Broadway NRSA Strategy. A participatory process with key constituents such as non-profit organizations, business owners, civic institutions, resident groups, residential and commercial property owners, local financial institutions and community groups were held in a diverse array of strategic engagements to set initiatives to revitalize the Central Broadway corridor. Some of the most notable key planning initiatives with policy implication directly related to the strategic concerns for the Central Broadway NRSA public processes are listed: • Winter Hill Moratorium Ordinance • Broadway Rezoning Community Process (2009) • Magoun Square Transportation and Infrastructure Improvements Study • Magoun Square Business Revitalization Forum (2011) • Winter Hill Urban Revitalization Plan • Gilman Square and Lowell Square GLX Station Area Planning (Ongoing) • The Central Broadway Initiative (2012) Each of these initiatives included five or more meetings that were targeted for public participation within the NRSA area. In many of these meetings neighborhood stakeholders were involved in an active role as a 'focus group' member. Attention to diversity and inclusion was given to reflect a multi-cultural approach and visioning for the next generations of Somerville residents and entrepreneurs. Moreover, In 2012 Somerville passed its first comprehensive plan in the history of the City. This plan uses as its foundation a widespread public outreach and visioning process that involved over sixty public meetings. Many of these meetings were located within the Central Broadway NRSA area and the meetings were advertised in all neighborhoods in multiple languages, the Somerville Community Access Television network, the Somerville media channels, outreach to community groups and businesses, and printed informational materials distributed city-wide. Finally, there were meetings held specifically for the 2013
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	Identify the needs in this target area.	The Central Broadway proposed NRSA is a community-driven strategy initiated by the City of Somerville as a way to help promote positive growth and guide the anticipated changes in one of Somerville’s long neglected neighborhoods, Winter Hill. Once a thriving center with popular small businesses, banking institutions, and a landmark movie theater; Winter Hill is now a haggard commercial strip with increased crime, numerous buildings in disrepair, absence of adequate infrastructure, and an unbalanced mix of businesses to serve the community’s needs. In the middle of the neighborhood is a large “ghost building” -- a vacant 30,000 square foot structure falling into despair along with other small storefront vacancies within deteriorating properties. It is the aim of this NRSA strategy to revitalized this area, provide an under-served community and rehabilitate the built environment to reflect the area’s history while providing new commercial and office space for new businesses and significant low and moderate income employment opportunities in Somerville. The expansion of the Green Line into nearby Gillman Square and Lowell Square has the potential to reduce economic distress in Winter Hill, bringing the potential for economic growth. In an attempt to capture the growth opportunity from the new transportation infrastructure, the City intends to use this NRSA strategy to implement plans set forth in the last eight years for future and acquire the tools to trigger new scaled and accessible development, invest in neighborhood improvements by improving access and mobility for disadvantaged populations through streetscape and public infrastructure improvements, expand economic opportunities for low and moderate income residents, provide suitable living environments aiming for social inclusion, continue to foster and expand affordable housing programs to support and preserve the current low and moderate income residential population, and attract essential retail services to the area, including a clean and safe place for residents to buy healthy food.
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	What are the opportunities for improvement in this target area?	The strategic program for the Central Broadway NRSA foregoes expensive and long-term solutions to redressing urban blight and instead it focuses on transportation network and small-scale urban design improvements that will enhance the physical environment and leverage additional investment in the area. The Central Broadway corridor connects both East and West Somerville strategically through a road system that crosses through the neighborhoods of Winter Hill, Magoun Square, Trum Field and Ball Square. Curiously, Winter Hill and Magoun Square are two of Somerville's most historic mixed-use districts, but both have experienced prolonged periods of disinvestment since commuter rail and streetcar transit were eliminated during the mid-twentieth century. The extension of the Green Line into nearby Gillman Square and Lowell Square has the potential to reduce economic distress in Winter Hill, bringing the potential for economic growth by reducing the income disparity between the populations of East and West Somerville. Improving multi-modal, energy-efficient, safe and reliable transportation that will expand social and economic opportunities to existing and future residents and will close existing gaps by providing social justice and inclusion. In particular, the city hopes to utilize recent changes in the Broadway Commercial Corridor zoning laws (creating high inclusionary housing rates) to preserve and create affordable mix used development options for the residents of the area to sustain and expand housing and economic development opportunities. Similarly, by focusing investment on existing businesses and the local labor force that supports them, the Central Broadway NRSA strategy seeks to enable existing commercial strengths and reinforce the neighborhoods unique character. The Ward 5 Residents group and the Winter Hill Residents Association are prime community organizations that are ready and available to assist with economic development efforts. Since 2009, Ward 5 has been instrumental in bringing cohesion and team work to the Magoun Square business district. The Winter Hill Residents Association was instrumental in modeling the Broadway rezoning process.
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	Are there barriers to improvement in this target area?	• Absentee landlords and the lack of adequate financial resources to improve the exterior conditions of existing commercial properties inventory. • Negative perceptions about some of the targeted areas as they relates to crime activity. • Economic environment that doesn't stimulate investment?
2	Area Name:	UNION SQUARE NRSA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/1/2010
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Union Square NRSA comprises the following Census Block Groups: 250173512001, 250173512002, 250173513001, 250173513002, 250173513003 250173514007, 250173515002 This geography is an approximately 0.5 mile radius around the center of Union Square
	Include specific housing and commercial characteristics of this target area.	The land use mix within the Union Square geography is primarily residential. There are approximately 310 acres within the NRSA boundary, of which 229 are not dedicated to open space or transportation right-of-ways. The majority of this area, nearly 60% or 135 acres is classified as residential use. When considering the density of use the residential component of the NRSA is even more dominant. Of the 9.5 M gross square feet of development in the Union Square NRSA 6.8 M GSF, or 72% is of residential use. Of the 4,815 distinct units within the Union Square NRSA 4,410 units, or 92%, is of residential use. The Union Square NRSA is home to 9,925 residents. Of these residents 5,675 are classified as low- and moderate-income. The percentage of LMI residents in the Union Square NRSA is 57.2%

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Since the time of the last Union Square NRSA application the City's Office of Strategic Planning and Community Development has engaged in three distinct types of public engagement which have informed the NRSA strategy. (1) In 2012 Somerville passed its first comprehensive plan in the history of the City. This plan uses as its foundation a widespread public outreach and visioning process that involved over sixty public meetings. Many of these meetings were located within the Union Square NRSA area and the meetings were advertised in all neighborhoods in multiple languages. (2) There have been a number of key planning initiatives with policy implications directly related to strategic concerns for the Union Square NRSA. The largest of these are: Union Square Rezoning, Union Square Transportation Study, Boynton Yards Transportation Study, Union Square Revitalization Plan. Each of these initiatives included five or more meetings that were targeted for public participation within the NRSA area. In many of these meetings neighborhood stakeholders were involved in an active role as a 'focus group' member. (3) Finally there were meetings held specifically for the 2013 consolidated plan from the City of Somerville. These meetings represent the most recent and most targeted outreach in regards to the Union Square NRSA.
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	Identify the needs in this target area.	• Expansion of economic opportunities for low and moderate income residents; • Elimination of economic distress which, unchecked, results in both the reduction of employment opportunities and the creation of slums and blight; • Physical improvements and infrastructure development in commercial districts; • Improved access and mobility for disadvantaged populations through streetscape and other public infrastructure improvements; and, • Provision of suitable living environments within Somerville's neighborhoods e.g. improve and expand green and open space area. • Continue to foster and expand affordable housing programs to support and preserve the current low to moderate income residential population.
	What are the opportunities for improvement in this target area?	The strategic program for the Union Square NRSA foregoes expensive and long-term solutions to redressing urban blight and instead focuses on small-scale urban design improvements that will enhance the physical environment and leverage additional investment in the area. In particular, the city hopes to utilize recent changes in the Union Square NRSA zoning laws (creating high inclusionary housing rates) to preserve and create affordable housing options for the residents of the area. Similarly, by focusing investment on existing businesses and the local labor force that supports them, the Union Square NRSA strategy seeks to enable existing commercial strengths and reinforce the neighborhoods unique character.

	Are there barriers to improvement in this target area?	The Union Square NRSA area contains some of the most challenging physical environments in the City. The two largest factors influencing the physical environment in this area are the rail lines and state highway routes. The McGrath / O'Brien highway frames the eastern border of the NRSA boundary and brings large volumes of thru-traffic to the Union Square area. The Lowell and Fitchburg rail lines create impermeable trenches that block off neighborhoods and hinder travel of all modes in the area. These pieces of transportation infrastructure also have a deleterious effect on adjacent property values and inhibit economic growth and opportunity. The combination of traffic, congestion and noise pollution provide a constraint on potential residential development in an area that suffers from an undersupply of housing, especially affordable housing.
3	Area Name:	EAST SOMERVILLE NRSA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	4/1/2006
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
4	Area Name:	City Wide
	Area Type:	Target areas outside of the NRSA's
	Other Target Area Description:	Target areas outside of the NRSA's
	HUD Approval Date:	

% of Low/ Mod:	
Revital Type:	
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

The City of Somerville is committed to focusing its investment in three target areas : East Somerville, Union Square, and Central Broadway. These areas represent both the three areas within the city in greatest need and the three areas with the greatest opportunity and most underutilized community assets. The increased addition of public transportation options as a result of the green line extension and one additional orange line stop will unlock an abundance of opportunities for the low to moderate income communities of Somerville to access new higher quality job opportunities both in Somerville and in the surrounding neighborhoods. In addition further investments in infrastructure and open space will continue to foster an inclusionary environment where residents of all income brackets will co exist and help to balance the concentrated nature of low to moderate income neighborhoods in the city.

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

Priority Needs

1	Priority Need Name	Building Communities of Opportunity
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Target areas outside of the NRSA's
	Associated Goals	Family Stabilization and Job Readiness Preserve and Maintain Existing Affordable Housing Stabilize and Revitalize Diverse Neighborhoods

	Description	In 2009 Somerville undertook a three year public planning process which included residents, businesses, advocates, and elected officials to create a 20 year vision for the community. “Somervision”, the plan adopted in 2012, takes a comprehensive and long term approach creating a future Somerville as a healthy and vibrant community in which to live, work and play. The issues surrounding affordable and quality housing, sustainable and accessible community infrastructure, and economic opportunities are all essential elements of building communities of opportunity. This goal is set to incorporate a broad list of key elements Somerville residents have identified as elements of a healthy community that were identified through the planning process.
	Basis for Relative Priority	The HUD Consolidated Plan process followed this same comprehensive approach as “Somervision” by taking a multi-pronged approach to address the priority needs. For example: housing cost burden was one of the key issues identified in both the data sets and heard during input from the public. Efforts to create affordable housing units either through rental subsidies, affordable housing renovation, and new construction are tied with infrastructure investments to make for a walkable, transit oriented community that allows LMI households to function without the expense of a car. Economic development efforts include the renovation of commercial space to not only generate jobs but also provide appropriate commercial space to allow for community based goods and services to be easily assessable to the local population. The activities planned within this broad category have been defined to provide appropriate layering of initiatives to allow the cumulative efforts to make real impacts.
2	Priority Need Name	At Risk Populations
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Public Housing Residents Chronic Homelessness Mentally Ill Chronic Substance Abuse Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Physical Disabilities Persons with Alcohol or Other Addictions Other

	Geographic Areas Affected	Target areas outside of the NRSA's
	Associated Goals	Family Stabilization and Job Readiness Reducing and Ending Homelessness

	Description	Somerville's diverse population faces a number of challenges that impact their ability to access services and maintain an acceptable quality of life. At risk sectors of the local community include senior citizens trying to maintain decent housing in a high cost housing market and facing ever increasing energy costs. Low income households struggle to find affordable housing which increases the risk of homelessness from factors such as job loss, cost of living increases, and unplanned maintenance issues. Somerville's immigrant communities face barriers to accessing the workplace including language skills. 36% of residents speak a language other than English at home and more than 50 languages are spoken in the city. The 2000 census determined that 10% of Somerville households had an income less than \$10,000 with more than a quarter of households earning less than \$25,000. The City's shelters provide temporary housing to chronically homeless or at-risk persons. Many of these people suffer from co-occurring mental illness, which is commonly undiagnosed, often untreated and tends to complicate accessing services, referrals and permanent housing. According to consultation with homeless providers, many of the homeless shelter clients are fleeing abusive relationships and a majority of clients of both genders have experienced trauma first-hand. Flooding the shelter system are individuals who have 'aged out' of other systems of care, especially DYS and DSS. Increasing numbers are newly released men and women from the correctional system who have no aftercare or discharge plans, and others who are economically disadvantaged individuals who, although working, can no longer support themselves due to the scarcity of housing subsidies and the competition for affordable housing options. Consultation also shows that individuals and families with disabilities, persons with alcohol or other drug addictions, and persons with HIV/AIDS face substantial barriers to tenancy including very low income, unstable credit histories, unsupportive landlord references, legal issues, difficulties living independently due to disabling conditions and a lack of safe and affordable housing in the area. Supportive housing needs to include on-site comprehensive case management and referral, linkage to mainstream programs to reduce reliance on 'homeless services', independent living skills, enhancement of household incomes, addressing substance abuse issues, mental illness and other disabling conditions, develop daily lifestyles with work training or volunteer experiences, community activities that engage participants in the community and prevent isolation, and transportation assistance to facilitate supportive service appointments. The 2012 census counted 153 homeless persons in Somerville. Street outreach staff will engage 100 chronically homeless persons (many with dual diagnoses and active substance abusers) to live safer lives. Shelter operation expenses will shelter 140 persons and provide essential services and connection to rapid re-housing services. Rapid re-housing for all sheltered residents is a housing first philosophy - working to meet basic needs first (addressing the crisis) then working on the prevention issues in the future. With ESG funds, the city plans to secure permanent housing for 10 families by leveraging funds with other mainstream resources and services. More information about the Homelessness needs of Somerville including a priority
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	Basis for Relative Priority	serve at-risk populations in the City
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Table 48 – Priority Needs Summary

Narrative (Optional)

The City has categorized its priority needs into two major categories and assigned them both the highest level of priority. The first priority need identified is Building Communities of Opportunity. This priority need identifies the issues related to the extraordinarily high housing cost burden in the city and attempts to address this problem through long term strategic initiatives and investments that will both focus on housing affordability and improving the standard of living for the low to moderate income residents of Somerville. This need will be met by undertaking activities that span from economic development and job creation activities to suitable living environment work that will focus on providing access to a safe, affordable, and efficient public transit system.

The At Risk Populations attempts to take more immediate and direct actions to meet the needs of the most vulnerable members of the community by investments in public services and housing initiatives to meet the urgent needs of Somerville's high risk residents. More information about the Homelessness needs of Somerville, including a priority homeless needs table can be found in the Homeless Needs Assessment portion of this Consolidated Plan.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	• high cost rental market • low vacancy rate • highly competitive job market • cost burdened population
TBRA for Non-Homeless Special Needs	• high cost rental market • low vacancy rate • highly competitive job market • cost burdened population
New Unit Production	• St. Polycarp Phase III currently under construction.
Rehabilitation	• fully built out area • older housing stock • cost burdened population
Acquisition, including preservation	• fully built out area • high demand housing market

Table 49 – Influence of Market Conditions

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

Introduction

The 2013-2017 Consolidated Plan focuses on entitlement funds and other resources to carry out the objectives of the City's community development and homeless strategy. The **CDBG** program provides resources to address a wide range of unique community development needs, including funds that can be used to address priority homelessness needs. The **ESG** program provides funds for emergency shelters and transitional housing that helps people reach independent living. ESG funds can be used to rehabilitate and operate facilities, provide essential services, and prevent homelessness. The ESG program strives to help homeless individuals and families, and subpopulations within this group, such as victims of domestic violence, youth people with mental illness, families with children and veterans. ESG funds can also be used to aid people who are at imminent risk of becoming homeless due to eviction, foreclosure, or utility shutoff. Social service agencies receiving ESG funds will demonstrate a match. The **HOME** program creates affordable housing for low income households often in conjunction with homeless referrals from shelters to provide eligible clients with financial assistance.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,489,992	50,000	0	2,539,992	9,959,968	The City will utilize federal funds to undertake a variety of projects and activities including housing, economic development, public improvements, public services and administrative work.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	488,264	50,000	0	538,264	1,953,056	The HOME program creates affordable housing for low income households often in conjunction with homeless referrals from shelters to provide eligible clients with financial assistance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	177,708	0	0	177,708	710,832	Through an RFP process local social service providers will be awarded contracts to address the needs of low income residents through short term housing support and stabilization services to prevent individuals and families from experiencing homelessness; by maximizing incomebenefits; by identifying and working to reduce barriers impacting the ability to serve persons in need; and by enrolling eligible clients in mainstream benefit programs.
Continuum of Care	public - federal	Services Transitional housing	2,334,299	0	0	2,334,299	9,337,196	Continuum of Care for permanent transition and supportive services for homeless people.
Housing Trust Fund	public - local	Homebuyer assistance Housing TBRA	400,000	0	0	400,000	1,600,000	Somerville's Affordable Housing Trust Funds anticipates \$400,000 annually towards affordable housing, tenant based rental assistance, first time homebuyer assistance and housing assistance grants.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Housing	1,300,000	0	0	1,300,000	0	Sustainable Communities Challenge Grant funds in preparing for transit affordable housing. These funds will be used for predevelopment and acquisition for affordable housing along access to transit.
Other	public - federal	Homeowner rehab	669,234	0	0	669,234	1,338,469	Somerville was awarded \$2,007,703 in 2013 to continue its comprehensive program to reduce the hazards of lead paint. Grant period is for 8/1/2013-7/31/2016 (36 months).

Table 50 - Anticipated Resources

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

The City of Somerville's Affordable Housing Trust Fund will be leveraged with HOME funds for affordable housing projects.

Affordable Housing developers seeking state resources, such as State HOME or LIHTC funding, are required to show local support for the proposed development through the Massachusetts One-Stop Application process. The City will provide support letters to the State for projects that produce housing that is affordable to low-income and moderate-income families in accordance with the City's Consolidated Plan. In addition, the City often participates in conference calls with State DHCD employees to ensure coordination of efforts. If a LIHTC project is approved in Somerville, the City will continue to work with the State and developer to ensure it is addressing the needs of the City as the housing is produced.

All HOME funds require a twenty-five percent (25%) match from non-federal sources except for Administration funds (AD), Community Housing Development Organization Operating funds (CO), Program Income funds (PI), and all 1992 funds. Match obligation is incurred as HOME funds are drawn down from the Federal Treasury into the City's account. Match obligation is incurred whether or not the activity is complete. MATCH is received through several sources, including value of appraised land/real property for units receiving Closing Cost Assistance, private funds contributed by homeowners to projects, private mortgages for homebuyers, and private mortgages for housing developers.

All ESG sub-recipients are required to demonstrate matching funds equal to or greater than the amount of the Emergency Solution Grant. The amount and source of the matching funds is noted in the sub-recipient's RFP. The matching funds are used to help defray the costs for the operations of the shelters and support services to guests and those persons at-risk of homelessness. ESG programs awarded in 2012-13 demonstrated over \$1,000,000 in matching funds from Community Service Block Grant, MIT in kind, Citizen's Energy, Cambridge Community Foundation, Department of Children and Families, DHCD, private foundations and grants and fundraising events and donations. ESG funding helps to assist sub-recipients in attracting and leveraging federal and private foundations dollars.

Additionally, CDBG Public Service sub-recipients are expected to collaborate and partner with social service agencies to target resources to meet the needs of the community and reduce the duplication of services. In the Request for Proposal, Public Service sub-recipients are asked to demonstrate matching funds for their program and the funding cycle. Public Service sub-recipients awarded 2012-2013 demonstrated \$900,000 in matching funds from United Way, Akamai Foundation, Alliance of Boys and Girls Clubs, MA Department of Public Health, 3rd party fees, Cambridge CDBG, Cambridge Community Foundation, Shannon Grant, Barr Foundation, Llwellyn Foundation, Agnes Lindsey Trust, Johnson Foundation, Somerville Housing Authority, Tufts PERIS Project, MetLife Foundation, Project BREAD, Department of Early Education and Care, Department of Children and Families, Department of Justice, MA Dept of Public Health/Bureau of Substance Abuse, corporate foundation and private sources, and donations and fundraising. CDBG Public Service funding helps to assist sub-recipients in attracting and leveraging federal and private foundation dollars.

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

Somerville doesn't own any public property that will be used in CPD work over the next 5 years.

Discussion

Somerville and its partners have been successful by implementing an entrepreneurial approach to securing funding and related resources for homelessness prevention and rapid re-housing. The SomerVision Comprehensive Plan reinforces this strategy of seeking diverse and sustainable funding streams.

- SomerVision Action E.IV.B.1: Actively seek additional funds for programs to support families and individuals on the verge of becoming homeless.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Office of Strategic Planning and Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
THE SOMERVILLE COMMUNITY CORPORATION	CHDO	Homelessness Ownership Public Housing Rental public services	
SOMERVILLE HOMELESS COALITION	Non-profit organizations	Homelessness	Jurisdiction
WAYSIDE YOUTH AND FAMILY NETWORK	Non-profit organizations	Homelessness	Jurisdiction
Boys & Girls Clubs of Middlesex County	Non-profit organizations	public services	
CASPAR	Non-profit organizations	public services	
CAMBRIDGE HEALTH ALLIANCE	Non-profit organizations	public services	
The Center for Teen Empowerment, Inc.	Non-profit organizations	public services	
Haitian Coalition	Non-profit organizations	public services	
MAPS	Non-profit organizations	public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
JUST A START CORP	Non-profit organizations	public services	
Respond	Non-profit organizations	public services	
Somerville Council on Aging	Government	public services	
CATHOLIC CHARITIES	Non-profit organizations	public services	
SCM Community Transportation Corporation	Non-profit organizations	public services	
Welcome Project	Non-profit organizations	public services	
Mystic Learning Center	Non-profit organizations	public services	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Somerville has a strong and capable housing and community development delivery system. The Office of Strategic Planning and Community Development is the central body responsible for administering federal programs and the housing and community development activities that are supported by the City. The Office of Strategic Planning and Community Development anchors several departments including Housing, Transportation and Infrastructure, Economic Development, Planning, Inspectional Services, and Finance and Administration which oversee the day to day operations of individual projects. The City also works closely with a of capable nonprofit organizations in the community to deliver a full range of services to residents.

Through the Mayor's Office of Strategic Planning and Community Development, the City will continue to build upon the structures in place to administer these programs HUD programs. Efforts to reorganize office functions, enhance software used to process and track financial activities, continue to update filing systems, and to improve staff training will all strengthen the City's institutional delivery structure in support of these federal programs.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

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

According to the 2012 Somerville CoC application, 17 non-profit agencies and 4 hospital/medical providers participate in the CoC and provide services targeted to homeless and at-risk population. 3 non-profits and 3 medical providers target services to the seriously mentally ill, 2 non-profits and 2 medical providers target services to persons with substance abuse problems, 1 non-profit targets veterans, 2 non-profits target households experiencing domestic violence, and 3 non-profits target households with children under the age of 18. No agencies specifically target persons with HIV in the jurisdiction but services in the Greater Boston area do exist, such as the AIDS Action Committee of Massachusetts, and local service providers work with persons with HIV to provide services that are not specific to the condition.

The CoC also reports that 93% of participants in CoC-funded programs are accessing mainstream services and benefits when they exit the program, indicating a high level of usage of the services provided.

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

In general, the service delivery system for special needs populations and persons experiencing homelessness is strong. Somerville has agencies providing services through the entire potential life cycle of homelessness, from prevention to street outreach to emergency, transitional and permanent housing and case management, in addition to a large variety of services targeted to specific populations such as youth age 18-22, households experiencing domestic violence, persons with mental illness, persons with substance abuse problems, persons with disabilities, veterans, families with children and chronically homeless individuals. The CoC is well organized, meeting monthly to discuss issues facing the homeless population. In addition, the CoC has five active committees; Rating and Review, Affordable Housing, Permanent Housing, HMIS, and CoC Outreach. These committees meet at least quarterly to address specific issues identified by the CoC to improve coordination, outreach, and service and housing provision.

According to the 2012 Somerville CoC application, the CoC identified a gap of a lack of a local detox program for persons with substance abuse problems. In addition, they identified a gap in services for persons not speaking English.

In addition, a gap in dedicated services for persons with HIV has been identified. Additional services for veterans are also lacking. Specific services to address child care, education, and transportation for homeless persons have also been identified.

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

The City will continue to work closely with the Somerville CoC to ensure that all service needs are being met. Through the CoC's Outreach Committee, the City will strive to include additional agencies already operating in the region who can address service gaps identified above. The City will also continue to utilize the Emergency Solutions Program and Public Service Grant component of the CDBG program to fund agencies and programs assisting special needs populations and the homeless and at-risk of homelessness populations.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Reducing and Ending Homelessness	2013	2017	Homeless	City Wide	At Risk Populations	ESG: \$888,540	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
2	Preserve and Maintain Existing Affordable Housing	2013	2017	Affordable Housing	City Wide	Building Communities of Opportunity	CDBG: \$1,350,000 HOME: \$2,491,320	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 120 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Stabilize and Revitalize Diverse Neighborhoods	2013	2017	Affordable Housing Non-Housing Community Development	EAST SOMERVILLE NRSA UNION SQUARE NRSA Central Broadway	Building Communities of Opportunity	CDBG: \$9,282,466	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1750 Persons Assisted Businesses assisted: 145 Businesses Assisted
4	Family Stabilization and Job Readiness	2013	2017	Non-Housing Community Development	City Wide	Building Communities of Opportunity At Risk Populations	CDBG: \$1,867,494	Public service activities other than Low/Moderate Income Housing Benefit: 2200 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Reducing and Ending Homelessness
	Goal Description	Fund programs to reduce and end homelessness using ESG funds.
2	Goal Name	Preserve and Maintain Existing Affordable Housing
	Goal Description	Preserve and maintain existing affordable housing.
3	Goal Name	Stabilize and Revitalize Diverse Neighborhoods
	Goal Description	Assists 1,750 persons and 145 businesses.
4	Goal Name	Family Stabilization and Job Readiness
	Goal Description	Public Service funding will assist 2,200 persons over 5 years.

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

Numbers listed in the annual action plan are: Homeless: 32 Non-Homeless: 68 Special Needs: 10 Rental: 30 Creation of New Units: 40 Rehab of existing units: 40. These figures represent our annual estimate of people to be served / units to be completed. Somerville will, depending on funding allocations over the next five years, have a goal of providing similar numbers of affordable housing each year of the five year Consolidated Plan.

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

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

According to consultation with the Somerville Housing Authority, there is a need to increase the number of accessible units in the public housing stock, particularly for those households who are already living in an SHA unit, but are aging in place or experiencing a change in their need for accessibility. The need for roll-in showers and accessible bathrooms is the most common need. New units for seniors built by the SHA are designed with accessible bathrooms already in place and also designed to be adaptable for other accessibility concerns. Old units are modified as funds allow. For example, the SHA is currently modifying units at Bryant Manor to make bathrooms accessible so tenants can age in place.

Other modifications are made as requested. Since January 2011, the SHA has granted 55 requests for Reasonable Accommodations. These requests ranged from installation of flashing light systems due to hearing loss to moving households to first floor units to be accessible to allowing dogs or cats for therapy purposes.

The SHA reports that they will continue to make modifications to units to improve accessibility as funds are available and especially at turnover and will continue to honor requests for reasonable accommodations.

Activities to Increase Resident Involvements

The City seeks to increase public housing resident involvement through several methods. When the City has affordable housing units available through either City or HUD funded programs, outreach is made to the SHA to inform their tenants of the opportunity. A representative of the SHA sits on the Somerville Affordable Housing Trust Fund, as does a resident of an SHA property. A representative of the SHA also has a seat on the Somerville Fair Housing Commission.

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

No

Plan to remove the ‘troubled’ designation

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

Barriers to Affordable Housing

The City's Analysis of Impediments to Fair Housing identified barriers to accessing affordable housing shown below. By identifying these barriers, the City can identify strategies to reduce them by targeted funding, new policies and improving education.

Structural Impediments: The lack of developable land limits the number of affordable units that can be produced in the City. Applications for existing affordable housing units continue to exceed those available. The composition of the housing stock presents another structural impediment in the City. Most large units are owner-occupied and smaller units are in the rental market, making it hard for small families to purchase, and for large families to rent in Somerville. High home prices in the Greater Boston real estate market have placed homeownership out of reach of many Somerville renters, and the city's high rent costs provide no relief to renters. While zoning, land-use controls, building codes and fees were not identified as an Impediment to Fair Housing, the City is currently undertaking a review of the Somerville Zoning Ordinance. The Housing Division will work with Planning and Zoning staff to ensure that future versions of the SZO continue to ensure that Fair Housing is not impeded.

Basic Awareness and lack of in-depth knowledge on Fair Housing laws: Most Somerville residents are aware of fair housing discrimination due to efforts by the Fair Housing Commission; however, the level of awareness is basic and general. Landlords who were unfamiliar with fair housing laws often did not properly explain the rights of tenants. Limited awareness by tenants leads to a failure to defend their rights or report discriminations.

Limited Capacity and Resource of the Fair Housing Commission: The Somerville Fair Housing Commission is responsible for creating awareness and advocating for fair housing issues in the City, but is under-resourced in terms of staffing and funding to sustain the needed extensive educational campaign. Some residents who have experienced housing discrimination have cited a lack of enforcement as a reason for their failure to file a complaint.

Immigrants and Linguistic barriers: While Somerville is a magnet for foreign-born immigrants, those with limited English proficiency may also have minimum understanding on leasing policies and terms. Formal complaints are often not filed, because new immigrants may be unfamiliar with the system and language may be a barrier.

Families with Children and Section 8 discriminations: The lack of an ample supply of family-size rental units continues to present significant challenges to families with children. The presence of lead-based paint hazards in some of these family-size units limits the housing choices of families with children under the age of six in the City. While landlords are legally required to remove lead from units that are occupied by households with children, this does not always happen as required. Some social service

providers interviewed for this report also shared incidents where individuals and families with rent vouchers are discriminated.

Persons with Disabilities and Reasonable Accommodation: With most houses built before 1940, persons with disabilities encounter impediments as they seek accessible housing units in the City. There are not enough accessible units in the City, but housing agencies in the City have strived to make more of their housing units accessible in the last five years. However, the prohibitive cost of structural changes to bring older municipal buildings and public places to current ADA compliance continues to limit the degree of compliance in the City.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City's analysis of impediments to fair housing identified strategies to remove barriers to accessing affordable housing shown below. These action steps will remove barriers to fair housing by targeted funding, new policies and improving education.

The Housing Division and Fair Housing Commission are primarily responsible for implementing the action steps. For the implementation timeline, the broader action steps have been categorized into near term, medium term and long term. Implementation efforts for some of the action steps will start in the near term, but will require significant time and continue to the medium or long term timelines. In the near term, the focus is on building the capacity of the Fair Commission in terms of personnel, educational materials and financial resources.

For a complete copy of the Implementation Plan, please contact the Housing Division.

Short Term Action Steps

1. Consider revising the requirements for the Fair Housing committee membership in order to fill vacant positions on the committee.
2. Increase collaboration between the Fair Housing Commission and the Office of Somerville Commissions to maximize efforts toward expanding fair housing choices in Somerville.
3. Explore the possibility of finding volunteers and interns, preferably with legal background to investigate fair housing cases and also to provide training to service providers in the city.
4. Explore the possibility of finding a graduate intern(s) to assist the Fair Housing Commission to implement identified action steps.
5. Partner with Greater Boston Fair Housing Center to utilize the personnel and resources in the areas of outreach, education and training.
6. Provide fair housing training for service providers in the city to enable them to provide fair housing advice to residents who patronize their services.
7. Conduct a Housing Needs Assessment to understand the housing needs in the city and also to provide recommendations on how to address the issues Identified.

8. Develop a comprehensive fair housing education and outreach plan, which will guide the Fair Housing Commission's future educational outreach to various impacted population groups through appropriate channels and venues.
9. Promote the City's housing programs and other non-city housing programs as fair housing resources.
10. Increase outreach on the existing housing programs to homeowners and tenants.
11. Work to increase coordination among the City, Somerville Housing Authority, Somerville Community Corporation, and other affordable housing developers to maximize their available resources devoted toward affordable housing development.
12. Review the current zoning code and building code to allow development of more affordable housing units in the city.
13. Improve access to public transit to reduce the high cost burden associated with vehicle ownership.

In addition to the Action Steps identified above, in order to address the identified barriers for Immigrants and Linguistic Barriers, the Housing Division will work to ensure that all materials are translated into the three most prominent languages, Spanish, Portuguese and Haitian-Creole and distributed to agencies serving immigrants and linguistically-isolated populations. The Housing Division will also work closely with the City's Language Liaisons to ensure meetings and materials are made accessible to non-English speakers.

SP-60 Homelessness Strategy – 91.215(d)

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

The City uses a combination of teams to outreach and assess the needs of the homeless population including unsheltered persons. The First Step Outreach van working with the Police and other partners help unsheltered homeless men and women by providing referrals and transportation to needed resources. The goal is two-fold: to alleviate some of the burden placed on the Police Department and more importantly to help homeless individuals stay alive during the harshest of months. The outreach team works to build trusting relationships with homeless persons living on the streets and in encampments, performs assessment for homeless persons in the field and links them to shelter and supportive services that meet their needs. They will transport people to CASPAR's Emergency Services Center or to other shelters, detoxification centers, hospitals or other facilities as directed by the clients. The CASPAR program provides overnight shelter, meals and bathroom/shower facilities and attempts to engage homeless persons in case management to assess their homeless history and current needs and work to place them in appropriate longer-term emergency shelter or transitional housing programs so they can work toward regaining their permanent housing.

Addressing the emergency and transitional housing needs of homeless persons

The City's funding, coupled with other public and private funding sources secured by sub-reipients, provides for the operation of emergency shelters, transitional housing and support services programs in the area. These shelters and transitional programs address the needs of specific populations such as chronically homeless persons, families, persons with severe substance abuse histories or those suffering from dual or multiple co-occurring disorders.

In conjunction with the Continuum of Care, the City is working on a new assessment tool to be used by all social service providers working with homeless persons. The new tool will provide coordinated entry, assessment and housing and supportive service interventions to assist homeless families and families at-risk of homelessness across the city. The goal of this collaborative tool will be to divert families from becoming homeless and to end families' homelessness as rapidly as possible.

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.

Rapid Re-Housing funds through ESG funding will provide housing relocation and stabilization services and rental assistance to quickly move homeless households experiencing homelessness into stable,

permanent housing. Rapid Re-Housing sub-recipients will provide services to homeless individuals and families living in the community to maintain or identify alternative permanent rental housing and achieve housing stability. Housing relocation and stabilization can include, but is not limited to, financial assistance including moving costs and utility assistance, housing search and placement and housing stability case management and housing stability case management. Eligible households may also receive up to 24 months of rental assistance for fair market rental housing.

Through the funding of two street outreach programs, outreach workers perform street outreach throughout the community and respond to requests for assistance from citizens, local businesses, neighborhood groups and legislative officers to homeless persons residing on the streets. The outreach workers build trusting relationships with homeless persons living on the streets and in encampments, perform assessments for person in the field and link them to shelter and supportive services that are appropriate to meet their needs. Shelters provide the homeless persons with a bed, meals and bathroom/shower facilities and attempt to engage the homeless persons in case management to assess their housing history and current needs and work to place them in appropriate longer-term housing program so they can work toward regaining permanent housing. In addition to Street Outreach, CDBG and ESG funds assist with the operation of shelters, as well as, homelessness prevention activities designed to focus on services on helping individuals and families remain within their community and retain their current non-shelter housing or divert people to housing options other than shelter, and the rapid re-housing program moves literally homeless persons into housing first and then connects them with resources to remain housed. Through these funding streams, the city hopes to reduce the number of people becoming homeless through homelessness prevention, to reduce the average length of stay at shelters, through rapid re-housing residents and to reduce the number of people who return to homelessness by providing case management and or referrals to mainstream supportive services. The challenges for the city will be prioritizing the needs of homeless and at-risk population, identifying the gaps in services given the limited resources available and measuring and reporting outcomes. The HMIS system may be a helpful tool with the standardized questions in the needs assessment and eligibility of clients. The HMIS system will also help track clients who have moved from shelter to shelter and cut down on time consuming intake information.

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

Homeless Prevention funds through ESG funding will provide housing relocation and stabilization services and rental assistance to at-risk households from experiencing homelessness. Homeless Prevention sub-recipients will provide services to extremely low income individuals and families living in the community to maintain or identify alternative permanent rental housing and achieve housing stability. Housing relocation and stabilization can include, but is not limited to, financial assistance

including moving costs and utility assistance, housing search and placement and housing stability case management and housing stability case management. Eligible households may also receive up to 24 months of rental assistance for fair market rental housing.

Through a comprehensive uniform intake, sub-recipient case managers will determine if there are other housing options available to the household rather than accessing shelter through the homeless system. For example, family and friends that the client may be able to stay with while stabilizing their housing situation, may be more beneficial for the household and simultaneously reserves homeless shelter resources for those with no other options. Additionally, sub-recipient case managers will provide follow-up to families and individuals placed in housing to ensure they remain stably housed. This follow-up may take the form of monthly check-in either in person, by phone or home visits.

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

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

The Somerville Lead Hazard Abatement Program (SLHAP) is currently in the second year of a 3.5 year \$1.87 million dollar LHRD Grant that, when completed, will have made another 120 housing units in Somerville Lead Safe. That will bring the total number of Housing Units the City has made lead safe to approximately 820 units as of June of 2014.

For the investment of HUD funds into a housing unit the owner must agree to a rental restriction that requires they charge no more than the Fair Market Rent (FMR) for the Greater Boston Area for 3 years. This not only helps make lead safe housing units affordable for low income families with children in the short term but makes them lead safe in perpetuity. Furthermore, any vacant units that SLHAP invests funds in are required to market specifically to low-income families with children and must contact SHA to make them aware of the units availability.

To continue the work that SLHAP does beyond the life of the current grant our current SLHAP Manager recently submitted a grant proposal for another grant totaling \$2.1 million and will apply again next year for another similar grant.

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

As you can see from the chart below, since 2009 there has been increase in elevated blood lead levels (EBLL) in Somerville and while the EBLL numbers for 2012 have yet to be released the SLHAP office has seen 4 cases of EBLL's come to their office in FY13 alone.

Table A. – Number of Confirmed Elevated Blood Lead Cases >20ug/dl

SLHAP is required by law to enroll any eligible clients or tenants with children under 7 who have an EBLL. Based on 2010 Census numbers we feel the increase in EBLL's in Somerville is due to a demographic change in Somerville; more young children are moving in, many the children of low-income immigrant families, which means there are more children living in at risk housing in Somerville. SLHAP aggressively markets to immigrant families through our sub grantee's MAPS, Centro Latino, CAAS and the Haitian Coalition and will continue to do so for the life of the current LHRD and any subsequent awards.

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

The Somerville Lead Hazard Abatement Program (SLHAP) is located in the Somerville Housing Division, along with the programs funded by CDBG and HOME funds, including Housing Rehabilitation, Heating System Replacement, Closing Cost/Down Payment Assistance, Tenant-Based Rental Assistance, and Fair Housing. Any clients of these other programs with children under the age of 6 or who may own, rent or be purchasing a unit with lead-based paint hazards is given information about the SLHAP and offered

assistance if they are income-eligible. If not, they are referred to the state's Get the Lead Out program and given information about the risks of lead-based paint hazards.

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

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

As described in the Homeless Strategy of this section, the City will continue to provide activities to prevent individuals and families from becoming homeless and continue to reduce the amount of homeless individuals and families. The Antipoverty Strategy includes making funds available to nonprofit organizations; providing assistance to individuals and families at risk of homelessness and those who face a one-time extenuating circumstance of financial hardship; providing rental assistance and other housing-related costs to families at risk of homelessness through other rental assistance programs and activities.

The City in conjunction with SPCD, other departments and sub-recipients have established a comprehensive structure to address the needs of the working poor and their families through the provision of CDBG (acquisition, economic development, housing, public improvements, and public services), HOME (acquisition, homebuyer assistance/rehab, multifamily new construction/rehab TBRA), and ESG funded programs.

Public Services funding complements mandated services through a comprehensive program of employment training activities for youth and ESOL classes for adults; cultural, recreational and educational program; referrals to federal and state services, and other services that encourage family self-sufficiency, the keystone of anti-poverty efforts.

Without an effective anti-poverty strategy, the need for affordable housing would pose an even more significant challenge. Rents remain high and out of reach for many individuals and families. Limitations on Section 8 vouchers and long application waiting lists for both public housing and scattered site housing exacerbate the financial challenges facing the working poor.

These factors support the need for more robust social services and a more aggressive approach to the generation of living wage jobs to provide residents an opportunity to afford appropriate rental of safe housing. Funds have allowed non-profit developer to purchase abandoned buildings to create new housing. These resources have created new housing opportunities in buildings with newer amenities. A consequence of Somerville's older housing stock is the constant need for repair and the high cost of these improvements. Rehab programs are available for low income families but many residents are ineligible, resulting in deteriorating housing stock. This growing number of dilapidated and overcrowded housing units poses a continuing threat to the public health and safety of low-income residents.

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

The City is encouraging development of affordable housing around transit stops. As the City's population density increases and fewer buildable sites exist for affordable housing, a comprehensive approach in the Consolidated Plan will actively encouraged mixed-use development , food markets, other retail and supportive services. Antipoverty goals will be addressed by making funds available to nonprofit organizations who will provide assistance to individuals and families at risk of homelessness and facing a one-time extenuating circumstance of financial hardship; providing rental assistance and other housing-related costs to families at risk of homelessness; providing Section 8 vouchers to homeless individuals and families; and providing additional activities and programs through the network of community service providers.

The City's goals, programs and policies for producing and preserving affordable housing will be coordinated with other programs designed to serve persons at the poverty level through coordination with the public service providers in the City and other City programs. The Somerville Homeless Providers Group meets monthly to ensure coordinated efforts for all homeless persons. These meetings include representatives from agencies serving the broader group of persons at the poverty level, such as Community Action Agency of Somerville, RESPOND, Cambridge and Somerville Legal Services, and others who provide non-housing services such as employment training, mental health counseling, veterans services, elder services, financial literacy, immigration services, and health services. In addition, City staff makes referrals as identified to non-housing programs. Communication between Housing Staff and the Public Services coordinator also ensures that agencies addressing non-housing activities are well-integrated into the network of providers.

SP-80 Monitoring – 91.230

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

OSPCD will be responsible for financial and program monitoring of sub-recipients activities to ensure sub-recipients administer federal awards in compliance with federal requirements. Each sub-recipient will be assessed to determine the level of monitoring necessary to assure the entity is in compliance with federal program laws and regulations. Determining factors will be sub-recipient's prior experience managing federal funds; program's prior experience with sub-recipient; etc. The following are various tools for monitoring sub-recipients: Review of progress reports and documentation; Careful review of billings and supporting documentation accompanying reimbursement requests; Single review audits and evaluate any finding contained therein; Perform on-site visits: to review financial and programmatic records; to observe operations; to inspect facilities to ensure compliance with program requirements.

The Housing Division monitors performance on the goals and objectives set forth in the Con Plan annually, and whenever new programs are created, existing programs are modified, or new housing development activities are undertaken. Compliance with program requirements on rehab, and homebuyer activities is accomplished through intake, activity scope, and financing analysis by the Project Manager, with review by both the Grants Manager and Housing Director. CHDO and housing development activities' compliance with program requirements is ensured by a review of each developer's proposal by the Housing Director with assistance from the Grants Manager and Director of Special Projects/Housing Counsel to ensure that labor rates, procurement outreach, affirmative marketing, tenant and homebuyer selection, funding limits, activity expenditures, as applicable, meet program requirements. The Inspector and Program Manager monitor work in progress and authorize all construction payments until activity completion ensuring construction contract compliance and that HUD HQS are met. Affordable housing restrictions are recorded with the Registry of Deeds for all HOME rental activities and investor-owned CDBG activities to ensure that the affordability requirements will survive a sale of the property prior to their expiration. Rental and homeownership activities are tracked in a database and monitored annually throughout the affordability period by the Project Coordinator. Maximum rent levels, appropriate rent increases, tenant income requirements, and HQS compliance are monitored. Homeownership activities are monitored for continued owner occupancy. Enforcement of program requirements is accomplished by calling loans to property owners who are non-responsive or whose activities are non-compliant and unable to be brought back into compliance. HQS inspection of rental units is performed annually or more often if necessary. Deficiencies identified are monitored until corrected. Bi-monthly, the Grants Manager monitors expenditure levels and timeframes to ensure timely expenditure of funds. CHDO and sub-recipient activities are monitored during activity funding and construction phases as described above. Thereafter, once annually during the affordability period, the Grants Manager monitors rental activities by a site visit and review of the owner's affirmative marketing, tenant selection, and individual tenant files followed by a report to the activity owner. Any

problems identified are monitored for correction at the next monitoring visit. The City makes every effort to be inclusive in procurement processes to both minority and women owned businesses, and partners with the SOMWBA. CHDO and other affordable housing developers receiving HOME funds commit to doing outreach to M/WBEs in accordance with HOME program requirements when seeking bids for construction and professional services through the two-party HOME Agreement.

Expected Resources

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

Introduction

The 2013-2017 Consolidated Plan focuses on entitlement funds and other resources to carry out the objectives of the City's community development and homeless strategy. The **CDBG** program provides resources to address a wide range of unique community development needs, including funds that can be used to address priority homelessness needs. The **ESG** program provides funds for emergency shelters and transitional housing that helps people reach independent living. ESG funds can be used to rehabilitate and operate facilities, provide essential services, and prevent homelessness. The ESG program strives to help homeless individuals and families, and subpopulations within this group, such as victims of domestic violence, youth people with mental illness, families with children and veterans. ESG funds can also be used to aid people who are at imminent risk of becoming homeless due to eviction, foreclosure, or utility shutoff. Social service agencies receiving ESG funds will demonstrate a match. The **HOME** program creates affordable housing for low income households often in conjunction with homeless referrals from shelters to provide eligible clients with financial assistance.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,489,992	50,000	0	2,539,992	9,959,968	The City will utilize federal funds to undertake a variety of projects and activities including housing, economic development, public improvements, public services and administrative work.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	488,264	50,000	0	538,264	1,953,056	The HOME program creates affordable housing for low income households often in conjunction with homeless referrals from shelters to provide eligible clients with financial assistance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	177,708	0	0	177,708	710,832	Through an RFP process local social service providers will be awarded contracts to address the needs of low income residents through short term housing support and stabilization services to prevent individuals and families from experiencing homelessness; by maximizing incomebenefits; by identifying and working to reduce barriers impacting the ability to serve persons in need; and by enrolling eligible clients in mainstream benefit programs.
Continuum of Care	public - federal	Services Transitional housing	2,334,299	0	0	2,334,299	9,337,196	Continuum of Care for permanent transition and supportive services for homeless people.
Housing Trust Fund	public - local	Homebuyer assistance Housing TBRA	400,000	0	0	400,000	1,600,000	Somerville's Affordable Housing Trust Funds anticipates \$400,000 annually towards affordable housing, tenant based rental assistance, first time homebuyer assistance and housing assistance grants.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Housing	1,300,000	0	0	1,300,000	0	Sustainable Communities Challenge Grant funds in preparing for transit affordable housing. These funds will be used for predevelopment and acquisition for affordable housing along access to transit.
Other	public - federal	Homeowner rehab	669,234	0	0	669,234	1,338,469	Somerville was awarded \$2,007,703 in 2013 to continue its comprehensive program to reduce the hazards of lead paint. Grant period is for 8/1/2013-7/31/2016 (36 months).

Table 54 - Expected Resources – Priority Table

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

The City of Somerville's Affordable Housing Trust Fund will be leveraged with HOME funds for affordable housing projects.

Affordable Housing developers seeking state resources, such as State HOME or LIHTC funding, are required to show local support for the proposed development through the Massachusetts One-Stop Application process. The City will provide support letters to the State for projects that produce housing that is affordable to low-income and moderate-income families in accordance with the City's Consolidated Plan. In addition, the City often participates in conference calls with State DHCD employees to ensure coordination of efforts. If a LIHTC project is approved in Somerville, the City will continue to work with the State and developer to ensure it is addressing the needs of the City as the housing is produced.

All HOME funds require a twenty-five percent (25%) match from non-federal sources except for Administration funds (AD), Community Housing Development Organization Operating funds (CO), Program Income funds (PI), and all 1992 funds. Match obligation is incurred as HOME funds are drawn down from the Federal Treasury into the City's account. Match obligation is incurred whether or not the activity is complete. MATCH is received through several sources, including value of appraised land/real property for units receiving Closing Cost Assistance, private funds contributed by homeowners to projects, private mortgages for homebuyers, and private mortgages for housing developers.

All ESG sub-recipients are required to demonstrate matching funds equal to or greater than the amount of the Emergency Solution Grant. The amount and source of the matching funds is noted in the sub-recipient's RFP. The matching funds are used to help defray the costs for the operations of the shelters and support services to guests and those persons at-risk of homelessness. ESG programs awarded in 2012-13 demonstrated over \$1,000,000 in matching funds from Community Service Block Grant, MIT in kind, Citizen's Energy, Cambridge Community Foundation, Department of Children and Families, DHCD, private foundations and grants and fundraising events and donations. ESG funding helps to assist sub-recipients in attracting and leveraging federal and private foundations dollars.

Additionally, CDBG Public Service sub-recipients are expected to collaborate and partner with social service agencies to target resources to meet the needs of the community and reduce the duplication of services. In the Request for Proposal, Public Service sub-recipients are asked to demonstrate matching funds for their program and the funding cycle. Public Service sub-recipients awarded 2012-2013 demonstrated \$900,000 in matching funds from United Way, Akamai Foundation, Alliance of Boys and Girls Clubs, MA Department of Public Health, 3rd party fees, Cambridge CDBG, Cambridge Community Foundation, Shannon Grant, Barr Foundation, Llwellyn Foundation, Agnes Lindsey Trust, Johnson Foundation, Somerville Housing Authority, Tufts PERIS Project, MetLife Foundation, Project BREAD, Department of Early Education and Care, Department of Children and Families, Department of Justice, MA Dept of Public Health/Bureau of Substance Abuse, corporate foundation and private sources, and donations and fundraising. CDBG Public Service funding helps to assist sub-recipients in attracting and leveraging federal and private foundation dollars.

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

Somerville doesn't own any public property that will be used in CPD work over the next 5 years.

Discussion

Somerville and its partners have been successful by implementing an entrepreneurial approach to securing funding and related resources for homelessness prevention and rapid re-housing. The SomerVision Comprehensive Plan reinforces this strategy of seeking diverse and sustainable funding streams.

- SomerVision Action E.IV.B.1: Actively seek additional funds for programs to support families and individuals on the verge of becoming homeless.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Stabilize and Revitalize Diverse Neighborhoods	2013	2017	Affordable Housing Non-Housing Community Development	EAST SOMERVILLE NRSA UNION SQUARE NRSA Central Broadway	Building Communities of Opportunity	CDBG: \$1,368,495	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted Businesses assisted: 29 Businesses Assisted
2	Preserve and Maintain Existing Affordable Housing	2013	2017	Affordable Housing	City Wide	Building Communities of Opportunity At Risk Populations	CDBG: \$300,000 HOME: \$488,264	Rental units constructed: 40 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 42 Households Assisted
3	Family Stabilization and Job Readiness	2013	2017	Non-Housing Community Development	City Wide	At Risk Populations	CDBG: \$373,498	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Reducing and Ending Homelessness	2013	2017	Homeless	City Wide	At Risk Populations	ESG: \$177,708	Homelessness Prevention: 175 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Stabilize and Revitalize Diverse Neighborhoods
	Goal Description	Stabilize and revitalize the City's diverse neighborhoods through neighborhood improvements and public facilities.
2	Goal Name	Preserve and Maintain Existing Affordable Housing
	Goal Description	CDBG and HOME funds targeted for affordable housing activities including TBRA, Housing Special Projects, Home Energy System Improvement Program, Housing Rehabilitation Program, and the CHDO set aside and operating funds.
3	Goal Name	Family Stabilization and Job Readiness
	Goal Description	Provide services to support family economic stabilization to include ESOL classes to access better employment, affordable childcare, access to benefits to maximize income, transportation to remain independent, etc.
4	Goal Name	Reducing and Ending Homelessness
	Goal Description	Reducing and ending homelessness utilizing ESG funds to include but not limited to homelessness prevention and rapid re-housing interventions through case management and housing search activities.

Projects

AP-35 Projects – 91.220(d)

Introduction

The 2013-2017 Consolidated Plan will fund activities to meet the needs of low and moderate income individuals and families. Activities will take place in low income areas in the City. See the various maps in this plan to identify those eligible areas. Emergency Solution Grant funds are allocated to non-profit agencies providing homeless services and homelessness prevention activities. Together with the Continuum of Care, the City has identified homeless needs and formulated priorities and programs. Public Service funds will not exceed 15% of the CDBG entitlement and services will be designed to meet the needs of low income residents by improving access to services for adults, children, seniors and disabled residents.

Projects

#	Project Name
1	Commercial Property Improvement Program
2	Parks and Open Space Development Program
3	Neighborhood Infrastructure Improvement Program
4	Housing Special Projects
5	Emergency Solutions Services
6	Home Energy System Improvement Program
7	Small Business Technical Assistance Program
8	Tenant-Based Rental Assistance
9	Housing Rehabilitation Program
10	Urban Forestry/Street Tree Program
11	Business Retention and Expansion Program
12	CHDO Set Aside
13	CHDO Operating Set-aside
14	ADA Improvement Program
15	CDBG ADMIN PACs
16	PSG - Boys & Girls Club
17	PSG - Cambridge Public Health
18	PSG - CASPAR
19	PSG - Center for Teen Empowerment
20	PSG - Groundwork Somerville
21	PSG - Haitian Coalition
22	PSG - Just-A-Start
23	PSG - MAPS

#	Project Name
24	PSG - Mystic Learning Center
25	PSG - Respond
26	PSG - Riverside Guidance Center
27	PSG - SCM Community Transportation
28	PSG - Somerville Community Corp
29	PSG - Somerville Homeless Coalition Better Homes
30	PSG - Somerville Homeless Coalition Project Soup
31	PSG - Somerville YMCA
32	PSG - Somerville YMCA CIT/LIT
33	PSG - Wayside Youth & Family
34	PSG - Welcome Project
35	PSG - Somerville Art Council
36	PSG - Somerville Council on Aging
37	PSG - Somerville Health Department

Table 56 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Commercial Property Improvement Program
	Target Area	EAST SOMERVILLE NRSA UNION SQUARE NRSA Central Broadway
	Goals Supported	Stabilize and Revitalize Diverse Neighborhoods
	Needs Addressed	Building Communities of Opportunity
	Funding	CDBG: \$389,000
	Description	Loans and grants to support the rehabilitation of commercial properties in targeted neighborhood commercial districts.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Program not restricted to NRSA's. Anticipate portions of this program to implement NRSA economic development plans.
2	Project Name	Parks and Open Space Development Program
	Target Area	EAST SOMERVILLE NRSA
	Goals Supported	Stabilize and Revitalize Diverse Neighborhoods
	Needs Addressed	Building Communities of Opportunity
	Funding	CDBG: \$350,000
	Description	Program to establish and improve parks and open space including environmental assessment, appraisals and aquisition costs, design and construction.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	To provide quality recreational opportunities that serve low and moderate income areas.
3	Project Name	Neighborhood Infrastructure Improvement Program
	Target Area	EAST SOMERVILLE NRSA UNION SQUARE NRSA Central Broadway
	Goals Supported	Stabilize and Revitalize Diverse Neighborhoods
	Needs Addressed	Building Communities of Opportunity
	Funding	CDBG: \$270,000
	Description	Public improvement program to include streetscapes, tree planting, sidewalks and street furnishings.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Creating safe and enjoyable neighborhood environment in low and moderate income areas by improving streets and sidewalks and related public infrastructure that serves the area.
4	Project Name	Housing Special Projects
	Target Area	City Wide
	Goals Supported	Preserve and Maintain Existing Affordable Housing
	Needs Addressed	Building Communities of Opportunity At Risk Populations
	Funding	HOME: \$340,611

	Description	Housing Special Project funds are available to for-profit and non-profit developers of affordable housing for the acquisition, demolition, predevelopment, operating and construction costs of both rental and homeownership housing projects located within the City of Somerville. The City anticipates supporting the development of 40 units of affordable rental housing at 181 Washington Street, among other projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Emergency Solutions Services
	Target Area	City Wide
	Goals Supported	Reducing and Ending Homelessness
	Needs Addressed	At Risk Populations
	Funding	ESG: \$177,708
	Description	Provide services to enable individuals and families to live independently. Funds will be distributed through an RFP process to local non profit service providers. Up to 7.5% of the entitlement may be used for administrative costs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide emergency shelter and essential services to homeless individuals and families; provide housing relocation and stabilization services and rental assistance to households experiencing homelessness; provide housing relocation and stabilization services and rental assistance to quickly move homeless persons into stable, permanent housing; and provide data collection on homeless persons service.
6	Project Name	Home Energy System Improvement Program

	Target Area	EAST SOMERVILLE NRSA Clty Wide
	Goals Supported	Preserve and Maintain Existing Affordable Housing
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$150,000
	Description	Grants to low and moderate income elderly home owners to replace dilapidated home heating systems with energy efficient systems.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Elderly are an at risk population. This activity prevents homelessness caused by non functioning HVAC systems and results in the reduction of housing costs.
7	Project Name	Small Business Technical Assistance Program
	Target Area	EAST SOMERVILLE NRSA UNION SQUARE NRSA Central Broadway
	Goals Supported	Stabilize and Revitalize Diverse Neighborhoods
	Needs Addressed	Building Communities of Opportunity
	Funding	CDBG: \$184,496
	Description	Technical assistance for creation, expansion, and retention of small businesses in targeted neighborhood business districts.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	To provide business development technical assistance and promotional support to improve access to goods and services in low and moderate income areas and expand entrepreneurship and employment opportunities for low and moderate income residents.
8	Project Name	Tenant-Based Rental Assistance
	Target Area	City Wide
	Goals Supported	Preserve and Maintain Existing Affordable Housing
	Needs Addressed	At Risk Populations
	Funding	HOME: \$100,000
	Description	Tenant-Based Rental Assistance funds are available to subsidize and stabilize income-qualified tenants of rental housing units located within the City of Somerville. Funds are targeted to households at risk of homelessness and groups identified as having special needs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	TBRA Providers: Wayside Youth and Family Services ShortStop Program Somerville Homeless Coalition PASS Program
9	Project Name	Housing Rehabilitation Program
	Target Area	EAST SOMERVILLE NRSA City Wide
	Goals Supported	Preserve and Maintain Existing Affordable Housing Stabilize and Revitalize Diverse Neighborhoods
	Needs Addressed	Building Communities of Opportunity
	Funding	CDBG: \$150,000

	Description	The Housing Rehabilitation Program offers grants or deferred payment loans to income-eligible homeowners to assist in making needed repairs, improvements and the abatement of hazardous materials from the home. The Program is designed to utilize both federal CDBG and HOME funds to improve the existing housing stock and to create and/or maintain affordable rental units, and in the past year has seen a surge of demand from the local residents.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Rehabilitation program for owner occupied single family units.
10	Project Name	Urban Forestry/Street Tree Program
	Target Area	EAST SOMERVILLE NRSA UNION SQUARE NRSA Central Broadway
	Goals Supported	Stabilize and Revitalize Diverse Neighborhoods
	Needs Addressed	Building Communities of Opportunity
	Funding	CDBG: \$80,000
	Description	Program to increase the number of street trees and expand the neighborhood tree canopy.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
11	Planned Activities	Tree planting in LMI service areas.
	Project Name	Business Retention and Expansion Program
	Target Area	EAST SOMERVILLE NRSA UNION SQUARE NRSA Central Broadway

	Goals Supported	Stabilize and Revitalize Diverse Neighborhoods
	Needs Addressed	Building Communities of Opportunity
	Funding	CDBG: \$80,000
	Description	Flexible business financing program to assist creation, expansion and retention of small businesses in targeted neighborhood commercial districts.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	To improve business development to serve low and moderate income area needs and expand entrepreneurship and employment opportunities for low and moderate income residents.
12	Project Name	CHDO Set Aside
	Target Area	City Wide
	Goals Supported	Preserve and Maintain Existing Affordable Housing
	Needs Addressed	Building Communities of Opportunity At Risk Populations
	Funding	HOME: \$73,240
	Description	A minimum of 15% of the annual HOME entitlement is set aside for the City's CHDO, the Somerville Community Corporation. The City of Somerville has consistently set aside the majority of its HOME funds for the benefit of the City's local CHDO, far in excess of the required minimum 15% of the annual HOME entitlement grant.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	181 Washington Street Rental Development
13	Project Name	CHDO Operating Set-aside

	Target Area	City Wide
	Goals Supported	Preserve and Maintain Existing Affordable Housing
	Needs Addressed	Building Communities of Opportunity At Risk Populations
	Funding	HOME: \$24,413
	Description	As an eligible component of the HOME program, CHDO operating funds of 5% are set-aside from the City's annual HOME Program entitlement grant to assist the City's only Community Housing Development Organization (CHDO), the Somerville Community Corporation with its costs to operate its non-profit housing development department.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Operations of SCC for housing development
14	Project Name	ADA Improvement Program
	Target Area	City Wide
	Goals Supported	Stabilize and Revitalize Diverse Neighborhoods
	Needs Addressed	Building Communities of Opportunity
	Funding	CDBG: \$15,000
	Description	Providing greater accessibility to street and sidewalk areas and other public facilities with ramps and other physical improvements, signalization and signage.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Eliminate accessibility barriers including curb cuts and ramps.
15	Project Name	CDBG ADMIN PACs

	Target Area	EAST SOMERVILLE NRSA UNION SQUARE NRSA Central Broadway Clty Wide
	Goals Supported	Stabilize and Revitalize Diverse Neighborhoods
	Needs Addressed	Building Communities of Opportunity
	Funding	CDBG: \$497,998
	Description	Up to 20% of CDBG annual allocation may be used for planning and administration including but not limited to compliance, other federal requirements, fair housing, and reporting.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administer CDBG funds.
16	Project Name	PSG - Boys & Girls Club
	Target Area	Clty Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$11,000
	Description	Youth after school program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Structured after school homework and skill development program at the Healey School. Limited to LMI certified youth. 67% of the enrollment at the Healey School in low income collected via survey.
17	Project Name	PSG - Cambridge Public Health

	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$5,400
	Description	Teen health education activities and events.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Youth health education activities and events including teen pregnancy prevention, outreach education and health service information. Programming will take place at the high school which is 72% low income and middle school programming will take place at East Som Com School which is 88% low income. Income data is collected via survey.
18	Project Name	PSG - CASPAR
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$5,150
	Description	Substance abuse treatment program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	An array of substance abuse treatment alternatives.
19	Project Name	PSG - Center for Teen Empowerment
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness

	Needs Addressed	At Risk Populations
	Funding	CDBG: \$63,000
	Description	Youth organizing initiative.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Lead substance abuse and gang prevention workshops and develop youth lead initiatives to improve the community while providing youth with employment and leadership skills. Over 51% of the youth trained will be from low income families.
20	Project Name	PSG - Groundwork Somerville
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$5,000
	Description	Local and urban summer agriculture program for youth participants growing healthy food.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Low income youth receive summer job training and stipend for food production for low income residents. Income and ethnicity information will be collected on youth participants
21	Project Name	PSG - Haitian Coalition
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$8,750

	Description	Adult literacy program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	English literacy skills for non-English speakers at Clarendon Public Housing
22	Project Name	PSG - Just-A-Start
	Target Area	City Wide
	Goals Supported	Reducing and Ending Homelessness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$5,000
	Description	Mentoring at risk teen mothers.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Training mentors to be matched with teen mothers transitioning from shelter to independent living. Plan and support mentors with monthly community events to ensure a productive relationship is built with mentees
23	Project Name	PSG - MAPS
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$5,150
	Description	Case management services for non-English speaking Portuguese immigrants.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provides case management for Portugese non-English speaking immigrants integrating into self sufficiency the majority of whom are seniors.
24	Project Name	PSG - Mystic Learning Center
	Target Area	Clty Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$17,000
	Description	After school programming and employment training for at risk youth.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Work skill building and leadership opportunities for low income teens at the Healey Family Development who will be providing after-school, academic support to children of low income residents in the Healey Family Development.
25	Project Name	PSG - Respond
	Target Area	Clty Wide
	Goals Supported	Reducing and Ending Homelessness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$17,500
	Description	24 Hour Crisis Hotline for victims fleeing domestic violence.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Informational services and safety net planning for individuals and families fleeing domestic violence. Linking victims to shelter bed availability and other housing options and supportive services.
26	Project Name	PSG - Riverside Guidance Center
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$4,500
	Description	Early intervention services for children with developmental delays.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Case management, developmental therapy and family support for special needs children from bilingual low income families.
27	Project Name	PSG - SCM Community Transportation
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$65,000
	Description	Accessible transportation to medical appointments and grocery shopping for seniors and disabled persons.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Transportation services for elderly and disabled persons for medical and grocery shopping.
28	Project Name	PSG - Somerville Community Corp
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$9,000
	Description	School mediation program to teach conflict resolution in a positive way.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	20 Youth receive conflict resolution training and life skills. 200 Conflicts will be resolved at the High School which is 72% low income youth. Income data via school survey.
29	Project Name	PSG - Somerville Homeless Coalition Better Homes
	Target Area	City Wide
	Goals Supported	Reducing and Ending Homelessness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$7,000
	Description	Better homes supportive housing.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Supportive services for 9 low income, formerly homeless and disabled, households to keep them housed and stable.
30	Project Name	PSG - Somerville Homeless Coalition Project Soup
	Target Area	City Wide
	Goals Supported	Reducing and Ending Homelessness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$74,298
	Description	Operate 2 food pantries.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Operate two Emergency food pantries servicing low income residents (collecting income and ethnicity information on participants), operate weekly community supper and deliver groceries to homebound residents
31	Project Name	PSG - Somerville YMCA
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$6,250
	Description	Youth outreach program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Outreach program provides at-risk, low income youth with high adventure activities to bring about behavioral changes. Income and ethnicity information will be collected on participants.

32	Project Name	PSG - Somerville YMCA CIT/LIT
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$22,000
	Description	Youth leadership and job training program for youth ages 13-15.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	4 week summer job readiness training and leadership skills for at risk youth ages 13-15 to include training for future camp program employment and other job opportunities. Youth will complete income and ethnicity information.
33	Project Name	PSG - Wayside Youth & Family
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$3,000
	Description	Junior peer leadership and violence prevention training at Clarendo Hill Family Development.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Violence and gang prevention education through junior peer leadership activities at Clarendon Hill Family Development to low income youth.
34	Project Name	PSG - Welcome Project
	Target Area	City Wide

	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$9,000
	Description	Family literacy and youth immigrant program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	ESOL program assisting non-English speaking mmigrant families to transition to self sufficiency offered at Mystic Family Development. Also train bilingual high school age youth to be interpreters at community meetings, gain knowledge and develop a maketable skill - medical and legal certification.
35	Project Name	PSG - Somerville Art Council
	Target Area	Clty Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$8,500
	Description	Art without walls program - summer program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Two summer art programs. Children participate in art and nature exploration at the Community Growing Center 4 days a week. Teens are employed explore the Mystic River and develop/design a mural to be added on 1-93 along Mystic Ave. All participants complete income and ethnicity information forms.
36	Project Name	PSG - Somerville Council on Aging
	Target Area	Clty Wide
	Goals Supported	Family Stabilization and Job Readiness

	Needs Addressed	At Risk Populations
	Funding	CDBG: \$13,500
	Description	Senior health and wellness program to reduce isolation.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Senior nutrition, exercise and education programs to increase mobility, decrease isolation and encourage physical fitness which will lead to better health overall. Programming offered at 3 senior sites.
37	Project Name	PSG - Somerville Health Department
	Target Area	City Wide
	Goals Supported	Family Stabilization and Job Readiness
	Needs Addressed	At Risk Populations
	Funding	CDBG: \$8,500
	Description	Somerville cares about prevention program - youth program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	After-school prevention program targeted to youths including educating and mentoring. Topics include substance abuse, disease, mental health and more. Youth receive a monthly stipend for their involvement. Youth complete income and ethnicity information form.

AP-50 Geographic Distribution – 91.220(f)

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

While Somerville's policy is to make its CDBG activities open to any eligible low to moderate income resident the city has identified three particular areas in greatest need of targeted funds and investment. These areas are Union Square, East Somerville, and Central Broadway. Union Square and East Somerville have previously been approved for NRSA designation under CDBG guidelines. These two areas make up a large portion of the city's low to moderate income population base; particularly, immigrants, families with children, and minorities. In addition, to these neighborhoods Somerville is also seeking to qualify a new NRSA area, Central Broadway, which is located just west of the East Somerville NRSA. This area includes the City's largest public housing complexes and has a particularly high concentration of low to moderate income residents at its core. Central Broadway is in desperate need of structural improvements to its commercial spaces and infrastructure in order to unlock economic opportunities and accessibility to its residents. Maps of Central Broadway and Union Square are available in the Geographic Needs section

Geographic Distribution

Target Area	Percentage of Funds
EAST SOMERVILLE NRSA	20
UNION SQUARE NRSA	20
Central Broadway	20

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As mentioned, a disproportionate amount of the city's low to moderate income population reside within the boundaries of the three identified geographic priority areas. These residents include members of the African American, Hispanic, and Asian population and also include recent immigrants, families with children, and residents of the public housing system. Over time as public transit was reduced in Somerville due to the build out of the interstate highway system these neighborhoods were severely impacted by a shrinkage in commercial activity and under investment in the general infrastructure of these areas. As the city continues to build out its transit infrastructure it sees a critical need in investing in the supporting infrastructure and commercial revitalization of these new transit hub areas to unlock economic opportunities and accessibility to the existing population and raise their standard of living.

Discussion

The City of Somerville takes great pride in the diversity of its community. As such, the city is committed to supporting its low to moderate income residents share and partake in the continued growth of the city. Although the housing cost burden has continued to increase across the city,

Somerville has remained focus on engaging in activities that are both supportive to and leverage the needs and talents of its low to moderate income residents. The primary goal of the City is to keep Somerville an affordable place to live by providing the low to moderate income population equal opportunity and access to grow alongside the city and increase their standard of living.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City plans to address affordable housing needs through several programs, including Housing Rehabilitation for both homeownership and rental units, Tenant-Based Rental Assistance for at-risk households, Housing Production of new affordable rental units, and Down Payment and Closing Cost Assistance for first-time homebuyers.

One Year Goals for the Number of Households to be Supported	
Homeless	32
Non-Homeless	68
Special-Needs	10
Total	110

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	40
Rehab of Existing Units	40
Acquisition of Existing Units	0
Total	110

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

The City seeks to expand the number of affordable housing units in the City while simultaneously making access to existing housing units more affordable. Through a combined approach of new development and housing assistance, the City hopes to increase the number of households who can afford to live in Somerville and decrease the number of households with housing burdens.

- Somerville will continue to support Lead Hazard Abatement and Housing Rehabilitation programs. Both of these programs are essential in maintaining affordable rents in Somerville, as well as improving deteriorating housing stock. The Lead Abatement program also reduces barriers to fair housing by helping landlords comply with lead regulations that require a significant dollar investment to make the housing unit safe for children.
- Somerville will continue to assist individuals and families at risk of homelessness through the Somerville Homeless Coalition Prevention and Stabilization Services program, as well as to formerly homeless youth through the Wayside Youth and Family Services ShortStop program.
- The City will work with its designated Community Housing Development Organization, the

Somerville Community Corporation (SCC), to develop affordable housing units at 181 Washington Street and complete the St. Polycarp's Village rental development.

- The City will continue to work with the Somerville Housing Authority to develop affordable housing for Somerville's elderly population at the MWRA site.
- The City will continue to promote the SCC's First Time Home Buyer Training Courses.
- The City's Inclusionary Housing Ordinance mitigates the impact of private development on the overall housing market by creating units affordable to low and moderate-income households. The City will continue to market these units and evaluate necessary changes to the ordinance.
- The City will continue to collect linkage fees for commercial developments over 30,000 SF. These monies are deposited into the Somerville Affordable Housing Trust Fund to support affordable housing development and housing related activities for Somerville's low and moderate-income residents. Recommendations from a recent Linkage Fee Nexus study will also be implemented in the coming year.
- The City will continue its down-payment assistance program to create a more effective program.
- The City will collaborate with the Somerville Homeless Providers Group (SHPG) to develop more permanent housing solutions for homeless and disabled populations. The City and the SHPG have been successful at creating homeless prevention programs, emergency shelters and transitional housing and will now work to increase permanent housing options for these populations to reduce reentry into homelessness.
- The City will work to preserve any units at risk of expiring in the coming year. The City has contracted with an expert consultant to provide services to assist in negotiations with current owners, encouraging them to continue renting to low and moderate-income tenants. The City will also collaborate with the Somerville Community Corporation to preserve these units.
- The City will encourage the development of a wider range of unit sizes. Data suggests that there is a lack of larger rental units and smaller ownership units. The City will work with both private and non-profit developers to close the gaps between need and supply.

AP-60 Public Housing – 91.220(h)

Introduction

The Somerville Housing Authority, located at 30 Memorial Road, owns and manages public housing units and administers Section 8 housing vouchers and other rental subsidies to low and moderate-income families, seniors, and disabled individuals. The SHA owns and manages 584 public housing units and 1193 vouchers.

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

The Somerville Housing Authority's 5 Year Plan, released in 2010, states the following strategy they will employ to address Housing Needs. "The SHA will continue to employ effective maintenance and management policies to minimize the number of public housing units off-line. Vacancy rates are consistently low and meet expectations. SHA continues our successful reduced turnover time for vacated public housing units. Major Capital Funded projects are selected to both improve the facilities and reduce the need for disruption of tenancy or cause relocation. SHA is nearing construction completion of the replacement of 64 State public housing units with 95-units of PBV assisted facility that will address the identified needs of elderly residents needing independent living with available assistance to age in place. SHA will maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction. SHA will continue to maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance levels. Participate in the Consolidated Plan development process with the City of Somerville to ensure coordination with broader community strategies.

Waiting lists for all forms of public housing are very long as indicated in the chart below.

In addition, the Somerville Housing Authority is part of the Centralized Section 8 Waiting List. The list contains 1495 Somerville applicants and annual turnover is around 50 vouchers per year, meaning it would take close to 30 years to get through the list. There are currently no new Section 8 vouchers available.

Based on this data, the need for affordable rental housing in Somerville is overwhelming.

The City of Somerville will continue to rely on the Somerville Housing Authority to be the major provider of subsidized housing through public housing and vouchers. Most of the households on the SHA waiting lists cannot afford a rental unit on the private market and are therefore waiting for a subsidized unit to solve their housing needs. To that end, the priority of the City of Somerville to increase the number of subsidized affordable units, particularly rental units, is a main focus of this plan. To that end, the City plans to fund the development of 60 new housing units for seniors, to be developed by the SHA at the MWRA site on the Capen Court campus.

The City will also work with the SHA to ensure that reasonable modifications are made to their housing units where necessary.

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

The City's Inclusionary Housing Program also creates affordable rental units via a 12.5% requirement for properties building more than 8 units of new housing. In accordance with the City's Ordinance, Somerville residents on the Somerville Housing Authority waitlist for both Section 8 and public housing units are given preference for Inclusionary Housing rental units. The Housing Division will continue to market these units via the SHA to encourage eligible residents to apply.

The City is actively encouraging increased homeownership among public housing residents as well. Given the high cost of ownership housing in Somerville (Median sales price for a single family home in Somerville in 2012 is \$412,500, and for a condominium \$383,000 according to Warren group data), most public housing residents can only afford subsidized ownership units through the City's Inclusionary Housing Program. The City actively markets units in this program via the SHA and will continue to do so. In addition, the Somerville Community Corporation, Somerville's CHDO, offers First-Time Homebuyer Education classes at least 4 times per year and also offers Financial Literacy classes to help Somerville residents start saving for their goals. The First-Time Homebuyer Education classes qualify buyers for MHP's SoftSecond loan program as well.

In addition, the City will continue to offer both Down Payment Assistance and Closing Cost Assistance to income-eligible homebuyers purchasing property in Somerville, making homeownership more accessible.

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

NA

Discussion

The City will work closely with the SHA in the coming year as we fund the MWRA site, creating 60 new

housing units for seniors. We will also explore the possibility of additional collaborations. The SHA will continue to have a seat on the Somerville Affordable Housing Trust Fund and the Somerville Fair Housing Commission.

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

Introduction

Emergency Solutions Grant funds will be one of the sources used to address the needs of homeless persons and persons with special needs. Through a Request for Proposal, non-profit agencies will be funded for providing services in 4 primary categories: Emergency Shelter and Essential Services, Homeless Prevention Activities; Rapid Rehousing and Stabilization and HMIS data collection and reporting. In addition to ESG funds, CDBG funds will be used to provide support services to the homeless and other persons with special needs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City uses a combination of teams to outreach and assess the needs of the homeless population including unsheltered persons. The First Step Outreach van working with the Police and other partners help unsheltered homeless men and women by providing referrals and transportation to needed resources. The goal is two-fold: to alleviate some of the burden placed on the Police Department and more importantly to help homeless individuals stay alive during the harshest of months. The outreach term works to build trusting relationships with homeless persons living on the streets and in encampments, performs assessment for homeless persons in the field and links them to shelter and supportive services that meet their needs. They will transport people to CASPAR's Emergency Services Center or to other shelters, detoxification centers, hospitals or other facilities as directed by the clients. The CASPAR program provides overnight shelter, meals and bathroom/shower facilities and attempts to engage homeless persons in case management to assess their homeless history and current needs and work to place them in appropriate longer-term emergency shelter or transitional housing programs so they can work toward regaining their permanent housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City's funding, coupled with other public and private funding sources secured by sub-receipients, provides for the operation of emergency shelters, transitional housing and support services programs in the area. These shelters and transitional programs address the needs of specific populations such as chronically homeless persons, families, persons with severe substance abuse histories or those suffering from dual or multiple co-occurring disorders.

In conjunction with the Continuum of Care, the City is working on a new assessment tool to be used by all social service providers working with homeless persons. The new tool will provide coordinated entry, assessment and housing and supportive service interventions to assist homeless families and families at-risk of homelessness across the city. The goal of this collaborative tool will be to

divert families from becoming homeless and to end families' homelessness as rapidly as possible.

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

Rapid Re-Housing funds through ESG funding will provide housing relocation and stabilization services and rental assistance to quickly move homeless households experiencing homelessness into stable, permanent housing. Rapid Re-Housing sub-recipients will provide services to homeless individuals and families living in the community to maintain or identify alternative permanent rental housing and achieve housing stability. Housing relocation and stabilization can include, but is not limited to, financial assistance including moving costs and utility assistance, housing search and placement and housing stability case management and housing stability case management. Eligible households may also receive up to 24 months of rental assistance for fair market rental housing.

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

Homeless Prevention funds through ESG funding will provide housing relocation and stabilization services and rental assistance to at-risk households from experiencing homelessness. Homeless Prevention sub-recipients will provide services to extremely low income individuals and families living in the community to maintain or identify alternative permanent rental housing and achieve housing stability. Housing relocation and stabilization can include, but is not limited to, financial assistance including moving costs and utility assistance, housing search and placement and housing stability case management and housing stability case management. Eligible households may also receive up to 24 months of rental assistance for fair market rental housing.

Through a comprehensive uniform intake, sub-recipient case managers will determine if there are other housing options available to the household rather than accessing shelter through the homeless system. For example, family and friends that the client may be able to stay with while stabilizing their housing situation, may be more beneficial for the household and simultaneously reserves homeless shelter resources for those with no other options. Additionally, sub-recipient case managers will provide follow-up to families and individuals place in housing to ensure they remain stably housed. This follow-up may take the form of monthly check-in either in person, by phone or home visits.

Discussion

In addition to services for homeless persons and persons at risk of homelessness, support services are needed to assist the working poor who are one crisis away from becoming homeless . The SomerVision Comprehensive Plan reinforces Somerville's commitment to serving At-Risk Populations via homelessness prevention and rapid re-housing.

- SomerVision Goal E.IV: Create a diversity of programs that prevent homelessness and address the housing needs of the homeless and those at risk of homelessness.
- SomerVision Policy E.1.B: The City should ensure that a cohesive network exists to prevent individuals and families from becoming homeless.

Through an RFP process, local social service providers will be awarded contracts to address the needs of low income residents with special needs. The City will award Public Service Grant funds to non-profit agencies to provide supportive services that may include but are not limited to the following: individual needs assessment, crisis counseling, food and nutritional counseling, individual and group counseling, substance abuse counseling and treatment, benefits counseling and advocacy, individual case management, budget counseling, medication management, money management, mental health treatment, transportation, recreational and social activities. Emergency Soltion Grant funds will be provided to non-profit agencies to address prevention of homelessness for at-risk populations and rapid rehousing for those experiencing homelessness.

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

Introduction:

These items are excerpted from the City's Analysis of Impediments to Fair Housing, conducted in 2009 and updated in 2012.

Structural Impediments: The lack of ample developable lands limits the number of affordable units that can be produced in the City. Applications to the existing affordable housing units continue to exceed the available affordable units. The composition of the housing stock presents another structural impediment in the City. Most of the large units are owner-occupied and the smaller units are in the rental market. This situation presents challenges to small families who are seeking to own a house, and to large families who seek to rent in Somerville. High home prices in Greater Boston estate market has placed homeownership out of reach of many Somerville renters, and high rent rates provide no relief to renters.

Basic Awareness and lack of in-depth knowledge on Fair Housing laws: Most Somerville residents are aware of fair housing discrimination due to educational campaigns initiated by the Fair Housing Commission; however, the level of awareness is basic and general. When renting out housing units often homeowners who were unfamiliar with fair housing laws did not properly explain the rights of tenants. A low level of awareness on the part of tenants leads to a failure to defend their rights or report discriminations.

Limited Capacity and Resource of the Fair Housing Commission: The Somerville Fair Housing Commission is responsible for creating awareness and advocating for fair housing issues in the City, but is under-resourced in terms of staffing and funding to sustain the needed extensive educational campaign. Some residents who have experienced housing discrimination have cited a lack of enforcement as a reason for their failure to file a complaint.

Immigrants and Linguistic barriers: While Somerville is a magnet for foreign-born immigrants - Brazilians, Portuguese, Salvadoran, Haitian and Chinese, unfortunately there are many complaints about housing discrimination among these new residents. Recent immigrants with limited English proficiency may also have minimum understanding on leasing policies and terms. Many of these discriminations against new immigrants are not reported or formal complaints are not filed, because the new immigrants are unfamiliar with the system and language is sometimes a barrier.

Families with Children and Section 8 discriminations: The lack of an ample supply of family-size units in rental markets continues to present significant challenges to families with children in Somerville. The presence of lead-based paint hazards in some of these family-size units limits the housing choices of families with children under the age of six in the City. Some social service providers interviewed for this report also shared incidents where individuals and families with rent vouchers are discriminated.

Persons with Disabilities and Reasonable Accommodation: With most houses built before 1940 and the enactment of the American Disability Act in 1990, persons with disabilities do encounter impediments as they seek accessible housing units in the City. There are not enough accessible units in the City, but public housing agencies in the City have strived to make much more of their housing units accessible in the last five years. However, the prohibitive cost of structural changes to bring older municipal buildings and public places to current ADA compliance continues to limit the degree of compliance in the City.

In addition to all of the above, at-risk individuals and families face substantial barriers to tenancy including very-low incomes, unstable credit histories, unsupportive landlord references, legal issue, difficulties living independently due to disabling conditions and a lack of safe and affordable housing in the area.

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

Short Term Action Steps Identified in the Analysis of Impediments to Fair Housing

1. Consider revising the requirements for the Fair Housing committee membership in order to fill vacant positions on the committee.
2. Increase collaboration between the Fair Housing Commission and the Office of Somerville Commissions to maximize efforts toward expanding fair housing choices in Somerville.
3. Explore the possibility of finding volunteers and interns, preferably with legal background to investigate fair housing cases and also to provide training to service providers in the city.
4. Explore the possibility of finding a graduate intern(s) to assist the Fair Housing Commission to implement identified action steps.
5. Partner with Greater Boston Fair Housing Center to utilize the personnel and resources in the areas of outreach, education and training.
6. Provide fair housing training for service providers in the city to enable them to provide fair housing advice to residents who patronize their services.
7. Develop a comprehensive fair housing education and outreach plan, which will guide the Fair Housing Commission's future educational outreach to various impacted population groups through appropriate channels and venues.
8. Promote the City's housing programs and other non-city housing programs as fair housing resources.
9. Increase outreach on the existing housing programs to homeowners and tenants.
10. Work to increase coordination among the City, Somerville Housing Authority, Somerville Community Corporation, and other affordable housing developers to maximize their available resources devoted toward affordable housing development.

11. Review the current zoning code and building code to allow development of more affordable housing units in the city.

Discussion:

Somerville is committed to ensuring safe and accessible housing for the full diversity of its resident population, particularly for At-Risk Populations. The SomerVision Comprehensive Plan explicitly acknowledges this commitment.

- SomerVision Goal E.I: Preserve and expand an integrated, balanced mix of safe, affordable and environmentally sound rental and homeownership units for households of all sizes and types from diverse social and economic groups.
- SomerVision Policy A.V.B: The City should adopt policies and regulations for infill development that support continued diversity in its population, income and housing stock.

AP-85 Other Actions – 91.220(k)

Introduction:

Efforts will be made to serve the needs of the community

Actions planned to address obstacles to meeting underserved needs

Efforts will be made to serve the needs of the community

Actions planned to foster and maintain affordable housing

Other actions taken include

- Implementing a linkage fee charged to developers building commercial development in the City. The full amount of the linkage fee goes into the City's Affordable Housing Trust Fund.
- Encouraging the City's CHDO to build/provide more rental housing units rather than home-ownership units.
- Providing affordable housing to homebuyers at 80% and 110% AMI and rental housing to tenants at 50% and 80% AMI through the application of the City's inclusionary housing ordinance.
- Targeting public services and some HOME funds to programs that provide transitional housing.

Actions planned to reduce lead-based paint hazards

The City has a HUD Lead Hazard Abatement grants, which it uses to provide forgivable loans to homeowners for all work necessary to bring a unit into full lead abatement compliance. The City has reached out to homeowners and landlords, including Section 8 landlords, to encourage use of the program. The City's lead program is a critical priority for the City because 2010 US ACS data indicates that almost 94% of the homes in Somerville were built before 1978 and 61% were built before and two-thirds of the units are in two- or three-family houses. The City of Somerville is currently in full compliance with federal Title 1012/1013 regulations, Section J, which requires that lead based paint be addressed in all properties receiving Federal funds for housing rehabilitation. Safe work practices and all requirements under Title 1012/1013 have been fully integrated into existing housing rehabilitation programs, which are funded primarily with CDBG and HOME grants. A fully implemented plan for addressing lead based paint hazards has been in effect in the City since 2001.

Somerville will continue to support and expand the Housing Rehabilitation and Lead Abatement programs, which rehabilitates the existing housing stock while often placing rent restrictions on apartments in multi-family homes. This is especially important in Somerville, where the majority of all units are in two or three-family housing. Somerville's Lead Abatement program, which is funded by a Lead Hazard Control grant from HUD, has been recognized by HUD as a national model. The staff from the Lead Abatement program have also been conducting Lead Education programs for children in our

elementary school systems with great success.

Actions planned to reduce the number of poverty-level families

- Affordable childcare services to support low-income families
- Public services will be provided homeless supportive services (rent prevention assistance, services for victims of domestic violence, mental health counseling, substance abuse counseling, life skills training, and other needs specifically targeted to the homeless), counseling for victims of crimes, emergency basic needs, access to affordable housing, literacy program, information and referral services and life skills training and professional development opportunities
- Services to seniors to prevent isolation or elder fraud and ensure basic needs are met
- Access to affordable transportation services
- An array of supportive services to low-income and at-risk youth

Actions planned to develop institutional structure

Institutional Structure gaps weren't identified during this Consolidated Planning process. If gaps arise and become identified, actions will be taken to address them.

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

Housing and social service providers will collaborate through participation in the Continuum of Care's general and sub-committee meetings and in the compilation of an inventory of social service providers, including the subpopulation served, a description of the services provided and contact information.

Several social service agencies have offices located in public housing and attend general meeting of the housing authority to identify problems in advance and have the opportunity to help resolve a crisis immediately. Please see the Public Housing section of this Consolidated Plan for more information regarding the consultation and coordination with the local Public Housing Association, as well as information about the encouragement of public housing residents to become more involved in management of the properties and information about becoming future homeowners.

Housing projects coordinate with the Somerville Affordable Housing Trust Fund and coordinates with the Massachusetts Department of Housing and Community Development on specific housing development projects regarding the provision of state resources to City-supported projects, such as Massachusetts Affordable Housing Trust Funds, State HOME funds, LIHTC and other state housing funding resources. This includes participating in general discussions and consultations on overall housing goals at both the local and state level, as well as discussions with DHCD staff on specific housing

development projects that are seeking multiple funding sources. In addition, the City and the Somerville CoC coordinates with the State on ESG activities to ensure the best use of prevention and rapid re-rehousing resources. The City also consults with MAPC.

In addition, the Somerville Homeless Providers Group meets monthly to ensure coordinated efforts for all homeless persons. These meetings include representatives from agencies serving the broader group of persons at the poverty level, such as Community Action Agency of Somerville, RESPOND, Cambridge and Somerville Legal Services, and others who provide non-housing services such as employment training, mental health counseling, veterans services, elder services, financial literacy, immigration services, and health services.

Discussion:

Somerville strives to create an equitable and accessible Community of Opportunity. The SomerVision Comprehensive Plan recommends a policy framework that emphasizes housing affordability, economic opportunity and high-quality public services.

- SomerVision Goal E.I: Preserve and expand an integrated, balanced mix of safe, affordable and environmentally sound rental and homeownership units for households of all sizes and types from diverse social and economic groups.
- SomerVision Goal B.IV: Invest in the talents, skills and education of people to support growth and provide opportunities to residents of all social and economic levels.
- SomerVision Action E.IV.A.3: Target job training and programs to unskilled individuals and families who are homeless or at risk of homelessness.
- SomerVision Action A.II.B.1: Use zoning regulations to encourage an environment where most Somerville households can walk to meet their basic needs, with a particular emphasis on access to fresh fruits and vegetables.

Program Specific Requirements

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

Introduction:

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	50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	50,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

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:

Somerville Affordable Housing Trust Funds: The City has established a Somerville Affordable Housing Trust Fund which receives funds from Linkage Fees assessed to commercial development over 30,000 sf as allowed by a Home Rule Petition and fractional payments through the City's

Inclusionary Housing Program. Funds are made available for affordable housing development loans, both rental and homeownership projects, direct assistance to Somerville residents through Closing Cost Assistance and Tenancy Stabilization Funds, and Grants to non-profits for housing assistance activities. Funding decisions are made by a vote of the Trustees.

Lead Hazard Abatement Program: The City has a \$2,007,703 million grant for Lead Hazard Abatement funds. These funds will be used in connection with Housing Rehabilitation funds to ensure that properties are brought up to HQS and are safe for habitation, particularly for households with children under the age of 6.

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:

See attached "Guidelines for Resale and Recapture".

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:

Not applicable

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:

Not applicable

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

See attached "Written Procedures for Provision of ESG Assistance".

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

While the City of Somerville has not yet established a centralized or coordinated assessment system, the Somerville-Arlington Continuum of Care is currently participating in the Continuum of Care Check-up Self Assessment to assist in developing a CoC Action Plan. Once complete, ESG sub-recipients will be asked to participate in the development of a centralized and coordinated

assessment system based on the results of the Check-up Self Assessment.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City will issue a Request for Proposals (RFP) for non-profits to suggest programs to enhance existing activities and transform homeless assistance with an emphasis on quickly re-housing people who become homeless and preventing homelessness. Applicants will submit proposals for eligible programs and create a plan that utilizes resources available to provide comprehensive services to assist eligible participants. An Advisory Committee will review the proposals and make a funding recommendation to the Mayor based on proposals that will rapidly transition participants to stability, link program participants to community resources and mainstream benefits and help them develop a plan for preventing future housing instability. The Committee will look for proposals from agencies with proven experience working with the homeless and those at risk of homelessness. The proposals will have a clear process for determining the type, level and duration of assistance for each participant. A contract grant agreement will be negotiated with the chosen subgrantee(s) on or before September 30, 2013. The subgrantee(s) will submit monthly invoices beginning July 31, 2013 and monthly thereafter for the duration of the contract. There will be an annual progress report invoice due July 15, 2014. The City will be responsible for monitoring and ensuring that the ESG funds are administered in accordance with the requirements of HUD.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Somerville is unable to comply with Section 5476.405 (a) of the Interim Rule, as the policymaking entity for the City of Somerville consists of elected officials. Instead, the City of Somerville has developed the following strategies to ensure consultation with homeless and formerly homeless individuals in considering and making policies and decisions regarding any ESG-funded facilities, services, or other assistance; 1) The City will ask all ESG sub-recipients to administer a brief exit survey of all participants of ESG-funded activities soliciting feedback on the services they received and suggestions for future funding decisions and policies. 2) Outreach seeking public comments on the Annual Action Plan will be sent directly to ESG-funded shelters and programs and the agencies involved in the Somerville-Arlington CoC to solicit input on proposed activities. 3) The City will seek to conduct an annual small focus group of 5-6 current participants in ESG-funded and CoC programs to solicit direct feedback and input.

5. Describe performance standards for evaluating ESG.

Sub-grantees will identify, collect and report client-level data in an HMIS or comparable client-level database on the amount of funding that has been obligated for each service type of activity (Rapid Re-Housing and Homeless Prevention). The Grantee will use HMIS to aggregate and report

unduplicated client Program Performance data to HUD as required by the grant. Program Performance will include the number of persons and households served and the housing status at program entry to determine if the person/household is reported under Rapid Re-Housing or Homeless Prevention, the housing outcomes of the persons served through rapid re-housing and homeless prevention and financial information. Rapid re-housing assistance targets those individuals and families living on the streets or in emergency shelter. Homeless prevention clients, at entry, are households other than literally homeless who are provided assistance and stabilization services to prevent them from going to the streets and shelters. HMIS data quality will be checked by the sub-grantee at least quarterly. The instruction and timeline for submittal of Grantee reporting has not been finalized by HUD but sub-grantees will be expected to submit their portion of the data 10 days prior to the Grantee's due date. An HMIS Policy and Procedure Manual and Confidentiality Regulations will be developed, reviewed and signed by each sub-grantee. The signature indicates agreement with the terms set forth in the Policy and Procedure Manual. The sub-grantee will maintain client records for four years following the end of the contract. In order to be considered a comparable client-level database, a database must comply with HUD's HMIS Data and Technical Standards. The use of a comparable database is allowable under the following circumstances: the grantee and/or subgrantee has a long-standing, client-level legacy data collection system that meets requirements established in the HMIS Data Technical Standards and will integrate data with HMIS periodically or the subgrantee is a victim services provider and will establish a comparable client-level database internally to its organization and will provide only aggregate data to the grantee as required.

Guidelines for Resale and/or Recapture of HOME funds used to assist homebuyer activities

The City of Somerville utilizes HOME funds to provide direct assistance to homebuyers through two programs, Closing Cost Assistance and Down Payment Assistance. All households receiving assistance must be earn no more than 80% of Area Median Income, be a first-time homebuyer, have completed a First-Time Homebuyer Education Class, and purchase a property in the City of Somerville and reside in it as their primary principal residence. In addition, the property value of the home may not exceed 95% of median sales prices (the 203E limits) as published by HUD for the Somerville area. All funds are secured by a mortgage and borrowers must also sign a promissory note and HOME written agreement.

Closing Cost Assistance program:

Eligible households may borrow up to \$5,000. The funds are provided as a 0% interest, five-year forgivable loan. If the borrower lives in the property and it is their primary residence for five years, the loan is completely forgiven at the end of the five years (affordability period). If the borrower moves or refinances the property prior to the five-year affordability period expiring, the City of Somerville will recapture the entire direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. This recapture amount is limited to the net proceeds available from the sale. Net proceeds are defined as the sales price minus superior loan payments (other than HOME funds) and any closing costs.

Example 1: A homebuyer receives \$5,000 of HOME Assistance to purchase a home. If the homebuyer sells the home after three years, the City of Somerville would recapture, assuming there are sufficient net proceeds, the entire \$5,000 direct HOME subsidy. The homebuyer would receive any net proceeds in excess of \$5,000.

Example 2: A homebuyer receives \$5,000 of HOME Assistance to purchase a home. If the homebuyer sells the home after six years, the City of Somerville would forgive the full loan. The homebuyer would retain all net proceeds.

Down Payment Assistance program:

Eligible households may borrow up to 15% of the purchase price of the property. This assistance is offered in the form of a 0% interest deferred payment loan. As long as the borrower lives in the property as their primary residence, the loan is deferred. Upon moving or refinancing (without prior consent by the City), the loan is due. In all cases of repayment, the City of Somerville will recapture the entire direct HOME subsidy provided to the homebuyer before the homebuyer receives a return, plus an "Appreciation Share", which shall be calculated as follows:

$$\text{Appreciation Share (\$)} = \frac{\text{Principal Sum (\$)}}{\text{Acquisition Cost (\$)}} \times \text{Property Appreciation (\$)}$$

- a. The "Principal Sum" is the Principal Sum set forth in the first paragraph of the Note.
- b. "Acquisition Cost" is the purchase price paid by the Borrower plus the cost of repairs to meet U.S. Department of Housing and Urban Development ("HUD") Housing Quality

Guidelines for Resale and Recapture

Standards and all applicable state and local codes. Borrower agrees that the Acquisition Cost, as of the date of the Note, is «Acquisition Cost».

- c. "Appreciation", in the case of a transfer by sale, is the difference between the Acquisition Cost of the Property and the gross sale price of the Property. In all other cases, including transfer, default, and voluntary repayment, "Appreciation" shall mean the difference between the Acquisition Cost of the Property and the fair market value of the Property on or about the time of transfer, default, or voluntary repayment, as determined by an independent appraisal obtained by the Lender and paid for by the Borrower.

This recapture amount is limited to the net proceeds available from the sale. Net proceeds are defined as the sales price minus superior loan payments (other than HOME funds) and any closing costs.

Example 1: A homebuyer purchases a home for \$250,000. The City of Somerville provided a down payment assistance loan of 5%, or \$12,500. After 7 years, the homeowner decides to sell the property and is able to receive a fair market value of \$300,000 for the property. The appreciation share is calculated as such:

$$\text{Appreciation Share} = (\$12,500 / \$250,000) * \$50,000 = \$2,500$$

Therefore, the City would recapture \$12,500 for the original loan, plus \$2,500 for the appreciation share, or a total of \$15,000, assuming there are sufficient net proceeds available.

Example 2: A homebuyer purchases a home for \$250,000. The City of Somerville provided a down payment assistance loan of 5%, or \$12,500. After 7 years, the homeowner decides to sell the property and is able to receive a fair market value of \$200,000 for the property. Because the property has not appreciated, there is no appreciation share. Therefore, the City would only recapture \$12,500 for the original loan, assuming there are sufficient net proceeds available.

Guidelines for Resale and Recapture Page 2

Written Standards for Provision of ESG Assistance

Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under Emergency Solutions Grant (ESG)

All subgrantees will be required to evaluate each applicant for eligibility for ESG funds through an initial intake consultation, specifically whether an applicant for funds meets the definition of "homeless" or "at risk of homelessness" in accordance with 24 CFR 576.2, and whether an applicant meets income eligibility. All subgrantees will also be required to keep records regarding eligibility or ineligibility for each applicant in accordance with 24 CFR 576.500 (b), (c), (d), and (e).

Households must meet at least the following minimum criteria:

- 1) Income: Household's total income must be at or below 50% of AMI
- 2) Must be a Somerville Resident (defined as someone a) currently living in Somerville, b) living in a Somerville shelter, or c) living in Somerville immediately prior to becoming homeless.)
- 3) Housing Status: Household must be either homeless in accordance with 24 CFR 576.2 (to receive rapid re-housing assistance) or at risk of losing its housing in accordance with 24 CFR 576.2 (to receive homelessness prevention assistance); and must meet the following criteria
 - a. Not otherwise eligible for Emergency Assistance
 - b. No appropriate subsequent housing options have been identified
 - c. The household lacks financial resources to obtain immediate housing or remain in its existing housing; and
 - d. The household lacks support networks needed to obtain immediate housing or remain in its existing housing.

Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers.

Coordination among emergency shelter providers, essential services providers, homelessness prevention and rapid re-housing providers, other homeless assistance providers, and mainstream services and housing providers will be conducted in accordance with 24 CFR 576.400 (b). This will be facilitated through monthly meetings of the Somerville-Arlington Homeless Providers Group, to which all groups will be invited. All ESG sub-recipients will be required to have at least one representative attend each monthly meeting to ensure coordination.

Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and while eligible families and individuals will receive rapid re-housing assistance.

The City of Somerville recognizes that funds for homelessness prevention and rapid rehousing are limited, but because the need is so great for both families and individuals and it is impossible to determine households that will need assistance in the future, families and individuals otherwise meeting

eligibility criteria will receive assistance on a first come, first served basis. An individual or family's ability to sustain housing will not be used as a threshold for determining whether assistance will be provided. Sub-recipients may suggest alternative methods for prioritization of assistance to eligible families and individuals.

For homelessness prevention assistance, the following risk factors will be used to help determine individuals and families who are most in need of ESG homelessness prevention assistance to avoid moving into emergency shelter or some other form of homelessness:

- 1) Household has a rent increase of 50% or greater making rent (adjusted for utilities) higher than the applicable HUD Fair Market Rent (FMR) and more than 50% of gross household income
- 2) Household has a loss of more than 30% of household gross income due to a death, divorce, legal separation, separation, domestic violence, involuntary loss of wages, or being within one year of losing Department of Transitional Assistance income benefits
- 3) Household has been given notice to quit a current rental unit and unable to rent a new apartment for lack of funds to pay for upfront costs, such as a security deposit.

Standards for determining share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance.

Participants will be required to pay thirty percent (30%) of their Participant's household adjusted monthly income, provided that the Participant must pay no less than five dollars (\$5.00) a month towards rent and utilities. "Adjusted Monthly Income" is one-twelfth of Adjusted Income. "Adjusted Income" is Annual Income minus all applicable deductions and will be calculated in accordance with 24 CFR 5.611

Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time.

Participants will be eligible for up to 12 months of rental assistance. The maximum amount of monthly rental assistance shall not exceed the attached Somerville Housing Authority Rent Payment Standard, minus thirty percent (30%) of the Participant's monthly adjusted income, provided that the Participant must pay at least five dollars (\$5.00) a month toward rent and the Participant's share of Gross Rent shall not exceed forty percent (40%) of Participant's household monthly adjusted income. "Gross Rent" means the rent including all utilities or all applicable utility allowances.

Participants receiving rapid re-housing assistance must be re-evaluated every six (6) months to determine eligibility and participant rent share.

Written Procedures for Provision of ESG Assistance Page 2

Participants receiving homelessness prevention assistance must be re-evaluated every three (3) months to determine eligibility and participant rent share.

Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participant receives assistance; or the maximum number of times the program participant may receive assistance.

Eligible uses of funds include rental arrearages, security deposits, or First and Last Month's Rent, utility arrearages, and moving costs. No funds may be used for other purposes. Participants may receive up to \$3,000 for the above stated uses, but the grant amount shall in no case exceed the amount needed to cover the eligible uses.

Participants must be required to submit documentation to verify the need for the requested funds, including but not limited to, a Notice to Quit, Landlord Letter, Court Summons and Complaint, Rent Ledger, Utility Bill or Shutoff Notice, HAP Contract from Housing Authority, Signed Lease, Moving Company Bill Estimates, or other documents. Case managers should work with the household to determine the amount the household can afford to contribute to the costs. If necessary due to high costs, case managers should also attempt to negotiate for lowering arrearages with utility companies or landlords and establish payment plans for repayment of arrearages.

Written Procedures for Provision of ESG Assistance Page 3

Discussion:

