



# Fourth Program Year Action Plan

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

## Narrative Responses

### GENERAL

#### Executive Summary

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

Program Year 4 Action Plan Executive Summary:

For its Five Year (FY2010-FY2014) Strategic Plan, the City of Revere established the following categories as its prioritized needs:

1. creation and preservation of affordable owner-occupied housing;
2. development/improvement of lower income rental housing;
3. improvement of public facilities in low/moderate-income neighborhoods;
4. provision of assistance to public services for low/moderate-income persons;
5. support for job creating/retaining economic development;
6. and forward planning and sustained coordination of effort, including the leveraging of funds with other public and private resources.

The City crafted its strategy for this first five year plan with the intention of improving the quality of life for low- and moderate-income residents by means of measures intended to:

- reduce blighting and deteriorating influences and circumstances that contribute to crime
- stabilize through preservation and expansion of the affordable ownership and rental housing stock and the improvement of public facilities
- support the provision of public services and increase access to those services for persons and families of low- or moderate-income
- encourage and promote job creation and retention particularly for low- and moderate-income persons
- sustain long term planning and coordination of effort to affect such change.

For its Fourth program year, FY2013, the City of Revere has again established the following as its priority housing needs objectives. These short-term objectives are

intended to achieve appreciable progress towards one of the national objectives of the CDBG program which is to provide decent housing:

1. To increase the availability and or accessibility of decent housing for low and moderate income families and individuals;
2. To promote the affordability of decent housing for low and moderate income individuals and families;
3. Help to sustain and retain the supply of decent housing for low and moderate income residents.

Outcomes for these objectives will be measured against:

- Quantifiable increase in the supply of affordable units or low and moderate income persons/families access to affordable units
- An increase in the level of affordability of decent housing units
- Actions that have served to enhance livability and/or improved the quality of life in neighborhoods to the benefit of low and moderate income persons and families

The City of Revere's non-housing Community Development objectives for this Fourth (FY2013) Action Plan are:

1. To enhance the quality of life through the provision of better public facilities and promote neighborhood stabilization by means of infrastructure improvements
2. Help to improve the quality of life and help reduce crime through support for vital social/public service providers and facilities
3. Help to reduce poverty and improve the quality of life for low- and moderate-income people by expanding economic opportunities, by infrastructure improvements and public facilities that support economic development and job creation

Outcomes for these objectives will be measured against:

- Quantifiable improvements or additions to public facilities and infrastructure
- The numbers of low- and moderate-income persons and families aided by public service providers who are supported in part by CDBG funds
- Evaluation of changes in quality of life status and reduction of poverty through the provision of specific public services; evaluation of effectiveness of actions intended to expand economic opportunity including verifiable numbers of jobs created and/or retained

The City of Revere's Department of Planning and Community (DPCD) is the designated lead agency for the CDBG program. The DPCD has over 38 years now, successfully secured and managed grant funds from multiple sources for a wide variety of housing and community development as well as economic development projects. This includes annual CDBG programs under first, HUD's Small Cities Program, followed by the Commonwealth of Massachusetts Department of Housing and Community Development's Mini-Entitlement set-aside, and more recently, with its FY2010, FY2011 and FY2012 Action Plans under its first Five Year (FY2010-2014) Strategic Plan (FY2010-FY2014). Throughout these nearly four decades, the DPCD

has functioned as the city's focal point and lead agency in terms of planning and development and as the prime mover in efforts to stabilize and improve the quality of life for the entire city. The DPCD remains the central point of contact and the visible public face of the city as it continues to seek the utilization of a variety of state and federal tools and resources to create public benefit in the areas of housing and community/economic development.

Under the FY2013 Action Plan the DPCD will continue to partner with other public and private agencies and entities to advance the community development goals and objectives articulated above. Revere will utilize best efforts and best practices so as to prudently deploy limited CDBG resources together with HOME and other state and federal funds so as to produce the greatest leveraged impact on identified and prioritized needs.

The City anticipates continued constriction of CDBG and other resources in this fourth program year. The City of Revere continues to struggle in the face of decidedly insufficient financial resources with which to address and meet identified needs of its low-and moderate-income residents. The 2010 U.S. Census places Revere's population at 51,755 an increase of 9.46% above the population indicated by the 2000 census; The Hispanic population increased dramatically from 10 to 25 percent of the total between 2000 and 2010 – an increase of 183%. Over that decade the black/African American population in the city increased from 2.9 to 4.3% - an increase of 85%; while the Asian population increased less dramatically 4.5% to 5.6% (35%) of the total population. The white population decreased 14%. The numbers of low and moderate income persons in Revere continue to increase dramatically. While CDBG Entitlement funds will enable the city to address a modest level of identified and prioritized needs, local needs will continue to grow exponentially, consequently ever more demand will greatly exceed the means as the numbers of low and moderate income persons grow within Revere's population. Revere is expected to do more with ever declining CDBG funding allocations; nonetheless the City will do its utmost in this fourth program year to utilize limited CDBG funds effectively and prudently. As always, to the greatest extent possible, the DPCD will leverage all other funds it can to address prioritized needs.

## **General Questions**

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

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

Program Year 4 Action Plan General Questions response:

### **Geographic areas and targeted funding**

Concentrations of low and moderate income persons and of minorities are found throughout the city; the majority of such concentrations however, can be found in the older sections of the city east of Broadway (Route 107) namely, the Beachmont, Shirley Avenue, Lower Revere Street and Oak Island neighborhoods and clustered around Broadway itself.

Under the fourth year (FY2013) Action Plan, at least 70% of the CDBG funds budgeted for housing rescue, housing preservation and housing development will be targeted to the aforementioned older, distressed and predominantly low and moderate income areas; any rental housing development will likely occur in the Shirley Avenue neighborhood, (CT-1707) the City's lowest income area. Likewise, 100% of any HOME funds obtained from Revere's participation in the North Suburban Consortium (NSC) will again be targeted to these distressed neighborhoods. Securing HOME funds for the benefit of lower income persons will in and of itself be quite challenging as the NSC expects an 8% reduction in its annual HOME allocation. Approximately 3.2% of CDBG funds will be allocated to public services designed to benefit low and moderate income residents throughout Revere, the majority of these are expected to be located in these older neighborhoods. Public facilities projects in the form of street and sidewalk improvements will be undertaken in the Shirley Avenue neighborhood (CT-1707) a predominantly low and moderate income neighborhood, so as to continue to buttress housing and public service programs. Lastly, public facilities projects in the form of streetscape improvements will be undertaken in the Broadway Central Business District; these will serve to support job retention and job creation for the City's low and moderate income residents from throughout the city. In conjunction with Broadway CBD public facilities improvements, the City is continuing to devise financial assistance programs aimed at for-profit CBD businesses as a means to create and/or retain employment opportunities for low and moderate income persons.

#### Benefit to low and moderate income persons.

Exclusive of administration, planning, and contingency line items in the FY2013 Annual Plan totaling \$138,000, all activities are intended to predominantly benefit low and moderate income persons.

- Housing rehab & development; \$112,500
  - 100% benefit L/M income persons
- Public Facilities; \$359,814
  - areas contain 50-56% L/M income persons
- Public Services; \$17,000
  - 100% benefit to L/M income persons

- Historic Preservation; \$3,500 - 54% benefit to L/M income persons

### **Basis for allocating investments**

In assigning priority to local housing and community development needs, the City continues to rely on census and other publically available data as pertains to socio-economic conditions, population growth and population trends. It has also reviewed and consulted its own data, reports and plans. For this fourth program year, public input again was sought in order to help establish priorities and the City consulted extensively with knowledgeable parties in the public and private sectors as well as community-based agencies and organizations operating in the City to obtain still further input.

For the fourth program year, the City of Revere has established the following categories as its prioritized needs.

1. creation and preservation of affordable owner-occupied housing
2. development/improvement of lower income rental housing
3. improvement of public facilities located in low/moderate income neighborhoods or serving specialized needs of low/moderate income persons
4. activities that support small business job retention and creation
5. provision of assistance to public services for low/moderate income persons
6. forward planning and sustained coordination of effort, including the leveraging of funds with other public and private resources

### **Actions to address obstacles to meeting underserved needs**

Undeniably, the greatest obstacle to the City of Revere's ability to address and meet the underserved needs of its low and moderate income residents is insufficient funding. In the face of severe financial constraints and limitations, Revere struggles to find means with which to address multiple and varied public needs. The difficulty is exacerbated by continuing CDBG and HOME program funding reductions. The dramatic population explosion in the City of Revere in recent years has been accompanied by a major increase in concentrations of non-English speaking immigrants, minority groups, and very low income persons. This rapid demographic change has created greater demand for: affordable housing; more public services; more employment opportunities; and for more and better public facilities. In the face of these growing demands are diminishing revenues resulting from a stagnant tax base and budgetary constriction at state and federal levels making it ever more difficult - if not impossible for the City to meet growing needs. Though the housing foreclosure crisis has abated in Revere as it has nationally many low and moderate income families are still fighting to remain in their homes. Though decreasing slightly in recent months, unemployment levels are still too high and add to the duress under which the City must operate. The City must continue to work ever harder to meet many competing and oftentimes conflicting needs. During the fourth program year, Revere will continue to work so as to utilize its CDBG resources wisely and will strive to the greatest possible extent to leverage other funds with which to address these needs. Further, the City is intent on continuing to pursue greater collaboration among other public and private sector resources in an effort to halt the effects of foreclosure and to enable low and moderate income residents to better avail themselves of emerging employment opportunities associated with major

development initiatives. Advised by HUD to plan on further reduction in the FY2013 CDBG program, the City's task in addressing identified needs continues to be rendered more strikingly difficult.

**Action Plan resources**

The City will utilize CDBG funds wherever possible so as to leverage other funds and resources in furtherance of the goals of its Fourth Year Action Plan and in a manner that will best address its established priority needs. The City of Revere will not utilize state assistance for roadways to supplement CDBG funded street and sidewalk improvement projects in FY2013. The City also expects that its funding support for the development of low income rental housing and for low/moderate income ownership housing units will again leverage some level of support from the North Suburban HOME Consortium, other public sources and from area lending institutions. Public Service providers will raise private funds through various means to support their programs and initiatives.

**Proposed FY2013 Action Plan**

**TOTAL CDBG FY2013 Entitlement - \$627,814.00**

1. Housing - \$112,500 as follows:
  - low-income rental housing development assistance
  - owner-occupied housing
    - a. land acquisition assistance for development of owner homes
    - b. owner-occupied home improvement loans
2. Public facilities/Infrastructure; \$359,814
  - neighborhood and downtown street and sidewalk improvements; \$359,814
3. Historic Preservation; \$3,500.00- 54% benefit to L/M income persons
  - rehabilitation at Revere Society for Cultural and Historic Preservation's ***Museum House***; \$3,500.00
4. Public Services - \$17,000
  - Youth Services - CASTLES [Concerned Alumni Supporting the Learning and Enrichment of Students]; \$10,000
  - Sylvia's Haven - \$3,500
  - Homeownership Assistance – CRC [Chelsea Restoration Corp.] - Foreclosure Counseling; \$3,500
5. administration - \$109,000 - program management and oversight
6. Planning - \$16,000
  - Preparation of FY2012 CAPER & FY2013 Annual Plan
6. Contingency - \$10,000

**CDBG FY2013 Entitlement**

Carryover/reprogrammed Funds	0.00
Program Income	1,381.84

**Other Resources Applied to FY2013 Projects**

CDBG funded projects will be augmented by at least \$201,745 in identified private and public funding as indicated below. Moreover, housing developments are expected to leverage as yet undetermined public and private funding that is likely to be in excess of several million dollars.

<u>Project</u>	<u>Private</u>	<u>Other Public</u>
Housing		
➤ rental housing development	tbd	tbd (NSP; HOME; MHIC)
➤ owner occupied housing	tbd	tbd (NSP; HOME, MA Attorney General)
Public Facilities		
➤ street improvements	-0-	\$20,000 (state Chap. 90)
➤ Museum House	\$100,000	
Public Services		
➤ CASTLES	\$24,975	-0-
➤ Sylvia's Haven	\$43,120	-0-
➤ CRG	\$6,200	\$7,450

**Managing the Process**

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

Program Year 4 Action Plan Managing the Process response:

The City of Revere's Department of Planning and Community Development (DPCD) will continue its role as the lead agency responsible for the administration of programs and projects during the FY2013 Action Plan year. The DPCD will be responsible for carrying out activities consistent with the objectives contained in the City's 2010-2014 Strategic Plan. The DPCD was established in 1978 and ever since

then has been the entity having primary and central responsibility for virtually every aspect of the City's planning and community economic development functions. The DPCD is charged with implementation of numerous strategic development initiatives utilizing multiple federal and state resources, as well as some funding from non-profit organizations. Revere's experience with CDBG dates back to 1975 when it first received a grant as a "Hold-Harmless" community. Over the ensuing 38 years Revere has received nearly \$22.5 million in CDBG funds under HUD's Small Cities Program, under the Commonwealth of Massachusetts administered Small Cities and mini-entitlements programs, and now as an Entitlement Community. These federal funds have helped leverage many millions of additional dollars from other public and private sources which together have been used to implement coordinated strategies which advance the city's objectives for neighborhood preservation, for improving the quality of life, and which encourage and facilitate growth and revitalization. In the past 38 years, the DPCD has secured and managed more than \$157 million in federal and state funds for community and economic development purposes. The DPCD is an active participant in the North Suburban HOME Consortium and will continue to synchronize actions within its Five Year Strategic Plan with those undertaken through the Consortium's multi-year HOME plan so as to maximize the impacts of both programs on Revere's identified needs. The City of Revere is an active partner in regional planning and programming of both the Metropolitan Area Planning Council and the North Shore Alliance for Economic Development.

**Significant Aspects of the Plan Development Process** – In addition to conducting public hearings to obtain citizen views and ideas, the DPCD works diligently to encourage and obtain the input of citizens, multiple public and private agencies, community-based organizations, the business community and public officials through attendance at meetings and through ongoing dialogue.

In the course of the Strategic Plan development process which took place in 2009 and 2010, the DPCD undertook a number of significant steps. A series of major neighborhood visioning sessions was conducted in the Shirley Avenue neighborhood which is lowest income and most-negatively impacted area of Revere. The City incorporated the lessons learned and the goals formulated through this process into the five year plan for CDBG and carried these over to the First, Second and Third Year Action Plans. These themes continue in the Fourth Year Action Plan. The problems and opportunities highlighted with respect to the Shirley Avenue neighborhood remain very relevant and transferable to other older lower income neighborhoods in the city because of the similar characteristics they share. ***The Shirley Avenue Neighborhood Gateway Planning Initiative***, funded by a grant from the Commonwealth of Massachusetts, consisted of: convening a steering committee cutting across the spectrum of public and community-based organizations; the analysis of housing and socio-economic data; and several thematically focused broad-based community meetings. The information drawn from these public dialogues on "Economic Development and Jobs", "Housing and Homelessness" and Physical Infrastructure and Connections" and the findings of the final report continue to have significant bearing on the preparation of the five year Strategic Plan and in this fourth program year plan. In this fourth year program a major roadway and sidewalk reconstruction project will be undertaken along Franklin Avenue in the Shirley Avenue neighborhood.

In crafting its five year Strategic Plan, and subsequently in preparing this fourth year Action Plan, the city consulted multiple planning documents and reports compiled and issued by a variety of local and regional groups and agencies. The DPCD remains

actively engaged in coordinated inter-agency efforts aimed at meeting the needs of Revere's citizens and is engaged with an extensive network of public and private entities active in the areas of affordable housing, public-service, and other activities which serve to benefit low and moderate income persons, those with special needs, the economically and/or socially disadvantaged, minority group members, and those for whom English is a second language. Over the past four years, DPCD has made great efforts to make these agencies and organizations aware of the City's Entitlement Community status and it has continued to solicit their opinions and input. The FY2010-2014 Strategic Plan and the First, Second, Third and now Fourth Year Action Plans took their input into full consideration as well. The City has utilized questionnaires, group discussions, and one-on-one interviews to obtain input on appropriate CDBG and HOME program goals and objectives and the role the Strategic Plan and subsequent Action Plans should play with regard to other organization programs and initiatives. Among the major parties who actively participated in the process and with whom the DPCD maintains constant communication and interaction are:

- Revere Cares
- Revere on the Move
- Revere Council on Elder Affairs
- Metropolitan Boston Housing Partnership
- Revere Police Department
- Board of Health/Department of Inspectional Services
- Revere Fire Department
- Community Action Programs Intercity [CAPIC]
- Beachmont Improvement Committee
- Revere Beach Partnership
- Save the Harbor/Save the Bay
- North Suburban HOME Consortium
- Superintendent of Schools
- Metropolitan Area Planning Council
- Housing Families Inc.
- Asian Community Development Corp.
- Sylvia's Haven
- Revere Housing Authority
- Revere Business Development Corp.
- CASTLES [Caring Alumni Supporting the Learning and Enrichment of Students]
- Revere Neighborhood Developers Inc.
- Department of Public Works
- Revere Conservation Commission
- Revere Youth Commission and Parks and Recreation Department
- East Boston Community Development Corporation
- Revere Society for Cultural and Historic Preservation
- Chelsea Restoration Corporation
- Rumney Marsh Burial Grounds Restoration Committee

The national sub-prime mortgage foreclosure crisis, though eased a great deal, is certainly not yet entirely cured. Revere like many other communities nation-wide continues to confront myriad housing and social ills that are the fallout from this national crisis of several years duration. The city must do so with very limited tools at its disposal. Revere has had to confront a high number of vacancies and resulting neighborhood blight caused by abandoned and/or deteriorated properties.

Foreclosures and abandonment have spawned problems on a number of fronts, many not readily anticipated. There has been displacement of low and moderate income families as well as an increase in crime which in turn leads to more neighborhood deterioration and destabilization. With terribly inadequate public and private means the City nonetheless makes extraordinary efforts to address the problems caused by foreclosures, working closely with a number of agencies to coordinate responses to the crisis. Again as much as possible in the fourth program year the city will continue and to expand its ties with these agencies, will work jointly to extend foreclosure prevention efforts focused on: counseling services; mortgage workouts and re-structuring; short sales; and rescue of abandoned properties through an expanded use of court-appointed receiverships. Revere maintains a good working partnership with local agencies such as Chelsea Restoration Corp. as well as the state Department of Housing and Community Development [DHCD], the Massachusetts Housing Partnership [MHP] and the Massachusetts Housing Finance Agency [MassHousing] concentrating on initiatives to alleviate the deleterious impact on persons and neighborhoods caused by foreclosures. As of January 1, 2013, foreclosure petitions and foreclosure auctions were in process or a property was bank held for up to two years for a total of 313 housing units in Revere (out of its total 2010 census count of 22,100 housing units) for a distress rate of 14.2%; this is a 10.8% decrease from the January 2012 rate of 5.9% but still higher than the statewide rate of 9.5% as of January 1, 2013 – one of 24 Massachusetts communities above the statewide rate. Ongoing efforts to mediate and prevent foreclosures continue in the cases of many distressed Revere homes. The City of Revere together with the City of Chelsea and the Town of Saugus succeeded in securing a \$450,000 grant from the Massachusetts Attorney General's Office which will provide Chelsea Restoration Group with working capital/equity with which to rescue and restore to habitable use vacant and deteriorated houses in the three neighboring communities. In this fourth program year CDBG Action Plan, the City will continue working closely with these and other agencies to enhance coordination of effort with respect to public and private housing conditions and identified health and social service needs. In particular the City will be collaborating closely with: CAPIC, Chelsea Neighborhood Developers, RBP, Chelsea Restoration Corp., and CASTLES as it implements Action Plan projects and activities.

## Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 4 Action Plan Citizen Participation response:

**Citizen Participation Process** - The City of Revere's Citizen Participation Plan (CPP) was completely updated in 2009. The CPP encourages citizen participation and meaningful comment from all and particularly emphasizes input from low and moderate income persons and families and the agencies that provide services to them. At all milestones in the plan development process and at key points thereafter during the program year, the city seeks input from citizens, from community and faith-based organizations, from municipal departments and agencies, from the business community and from regional organizations. The city seeks this input for program design, program amendments and program evaluations. The following are major elements of the CPP:

- Program information is available for public review at the Department of Planning and Community Development, Revere City Hall, Monday through Thursday 8:15 a.m. to 5:00 p.m. and on those Fridays when City Hall is open, from 8:15 a.m. to 12:15 p.m. Information is otherwise made available upon written request, at the and made available for public inspection at the Beachmont School Library, the Revere High School Library, and other accessible locations.
- Prior to Action Plan preparation a memorandum is circulated to city departments and agencies, nonprofit groups and agencies and the general public, as well as to past CDBG fund recipients.
- Notices indicate the amount of funds available, the type of activities eligible for funding, basic program requirements and general guidelines for proposals; technical assistance is also offered.
- Notices and press releases appear in the local newspaper of greatest circulation at least two-weeks prior to the public hearings. Public Hearings are held at convenient times at handicapped accessible locations near affected neighborhoods.
- Written informational handouts are available at hearings and oral summaries are provided.
- Bilingual advertising and assistance at Public Hearings is provided as necessary and the needs of hearing, sight and speech impaired persons are accommodated to the greatest extent possible.
- All proposals are heard at public hearings and written and oral testimony is accepted.
- Public hearings consider plans for future funding and provide for review and discussion of current year program performance. Suggestions on ways to improve project performance and effectiveness are heard at public hearings as well.
- The Action Plan and Strategic Plan are made available for public review and comment for at least 30 days prior to submission to HUD. Public Notice of the plan availability is advertised and Plans are posted on the City website and made available for review at locations noted.
- The DPCD staff includes a Citizen Participation Specialist responsible for monitoring any citizen complaints and responsible for responding to public comments in a complete and timely manner.
- Written responses are to be issued within 15 days for any public comments received. Comments received with respect to published plans will be addressed in the final plan with clearly stated reasons for their acceptance or rejection.
- If the City decides to amend its current Action Plan in such a way that would substantially alter the design of a funded activity, delete an activity, or add a new activity, duly advertised public notice will be given and a public hearing held and a public comment period on the amendment will be provided.

- At least two weeks prior to the commencement of any infrastructure project, the DPCD will mail to every resident in the target area a letter informing them of the: scope of the project, commencement date, anticipated completion date, the name of a project contact person and a contact phone number. At least forty-eight hours prior to construction start up; a reminder notice will be hand delivered to every house impacted by the project. Similar notices will be affixed to utility poles throughout the project area.

**Citizen Comments and views** - before commencing preparation of the third year Action Plan, a public hearing was conducted on January 3, 2013 in the fully accessible Community Room at the Revere Police Department Headquarters, 400 Revere Beach Parkway. Hearing notices were published in the *Revere Journal* on December 19, 2012 and on December 26, 2012. The notice was also posted in City Hall, in designated public buildings and on the City's website: [www.revere.org](http://www.revere.org). Notices were also sent to a wide range of municipal departments, non-profit community based organizations, public service agencies and other potentially interested parties. In the notice and at the hearing, the purpose of the hearing was clearly stated in terms of the City's seeking public input on the types of activities to be included in the FY2013 Action Plan. During the hearing, key elements of the Strategic Plan, eligible activities that could be undertaken pursuant to the Five Year plan, and the process for submitting proposals for activities was clearly described. On February 20, 2013 and February 27, 2013, the City again advertised in the *Revere Journal* and gave notice that a second public hearing would be held on March 7, 2013, in the fully accessible Community Room of the Revere Police Department headquarters. The hearing was held as advertised and specific activities and projects proposed for inclusion in the FY2013 Action Plan were described together with their relationship to the needs and objectives identified in the Five Year Strategic Plan were discussed; a status report on FY2012 activities was also provided.

As prescribed in the CPP, the City advertised in the *Revere Journal* and posted notices in other locations, that the FY2013 fourth year Action Plan would be available for public review and comment for a 30 day period beginning on or about April 8, 2013 and ending May 7, 2013 at the DPCD and the other locations described above and on the City website. All notices indicated that translation services and assistance for people with cognitive disabilities would be accommodated to the greatest extent possible given reasonable notice. As of May 7, 2013 \_\_\_\_\_ comments were received other than general oral expressions of support for the Action Plan

**Efforts to broaden public participation** – The DPCD, working with the Parents Information Center of the Revere School Department and teachers and students at Revere High School produced, distributed and posted versions of public notices in Spanish, Khmer, and Arabic. Should it be brought to the DPCDs attention or otherwise become apparent that information translation services are required in another language or languages, the city will seek assistance from area agencies and institutions to provide such translation services the city will also work to provide communications assistance for speech, hearing and/or visually impaired persons on a case-by-case basis, again reaching out to local agencies and institutions who may provide the assistance needed.

**Comments not accepted** – In the course of development of the FY2013 Action Plan, there were \_\_\_\_\_ comments which were received that were not addressed, taken into consideration or otherwise incorporated in the plans. \_\_\_\_\_ Comments on the FY2013 plan were received during the 30 day public review and comment period which ended on May 7, 2013 that were not ultimately accepted.

## Institutional Structure

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

Program Year 4 Action Plan Institutional Structure response:

Mayor Rizzo has directed the DPCD to again manage activities and funding in the fourth year (FY2013) Action Plan on behalf of the City of Revere. DPCD staff consists of: the Director – who also serves as the City Planner, the Deputy Director, the Housing Manager, the Community Development Specialist, the Project Engineer and the Grants Manager (paid by external grant sources). In this fourth program year the DPCD will continue to work closely with the city's Economic Development Director, particularly as regards the CBD revitalization effort. Management of the CDBG program and this Annual Plan is the responsibility of the DPCD alone. The department will be responsible for implementation of projects on a day-to-day basis and will ensure compliance with all HUD, state and local laws and regulations. Among other responsibilities, the DPCD routinely interacts with a number of other municipal departments, as well as with agencies of the Commonwealth of Massachusetts, with nonprofit organizations, with public institutions, and with private business interests. The DPCD does so in order to best undertake projects and best accomplish goals and objectives of the five-year plan and each Annual Plan as it seeks to address identified and prioritized housing and community development needs and goals.

- The **DPCD Director** has overall responsibility for: program implementation and contract management; long-range planning; staff supervision; as well as for communication, reporting and liaison with HUD, the office of the Mayor, public instrumentalities, and with other stakeholder entities and organizations.
- The **Deputy Director** is responsible for: fiscal management and accounting; compliance with national objectives; for issuance of payments; for contracts and grants agreement controls; for fiscal oversight; for budgeting; for vendor management; and for meeting all IDIS and program reporting requirements.
- The **Housing Manager** is responsible for: coordination and oversight of all housing development being aided with CDBG funds; oversight of CDBG funded residential property rehabilitation, including preparation of work-write-ups, contractor selection/ supervision, work inspections, coordination with the Inspectional Services Department and the office of the Building Inspector; lead paint remediation measures; and for all other related housing matters including interrelationship and integration of CDBG funded activities with HOME projects and activities funded through the North Suburban Consortium.
- The **Community Development Specialist** responsibilities include: coordination of public information and the maintenance of Citizen Participation records; provision of technical assistance to applicants and potential applicants; monitoring sub-recipient agencies receiving CDBG assistance; providing intake assistance for applicants for housing and rehabilitation assistance; and for serving as liaison with the public with respect to the implementation of public works projects funded with CDBG.
- The **Project Engineer** is responsible for: interaction with, and supervision of consultant engineers and architects engaged in CDBG funded public infrastructure/public facilities projects; construction project management and supervision; liaison with relevant city departments such as Public Works and

- the Building Inspector in the implementation of public facilities projects; and for dealing with citizen concerns and contractor issues as they arise in connection with CDBG funded projects.
- The **Grants Manager**: assists the department with grant writing duties; is primarily responsible for integration of effort with health and nutrition programs to benefit lower-income residents funded through other programs and administered by local non-profits; and provides liaison with regional organizations engaged in the Continuum of Care effort as affects Revere.

Beginning in FY2012, the City's Economic Development Director worked closely with the DPCD Director and staff to plan and to implement the Broadway (CBD) Revitalization Project in terms of obtaining public input and consensus on a shared vision, overseeing the design and construction of streetscape improvements, and instituting financial incentives for small retail façade and signage upgrades. This cooperative effort will continue in FY2013.

The institutional structure of the DPCD has always provided for clearly defined areas of responsibility among specific staff members and continues to provide appropriate checks and balances in terms of project oversight and the issuance of payments for program activities. Oversight of specific functional areas is vested in particular staff members while general oversight is vested in the DPCD Director. Ultimate program responsibility rests with the Mayor as the City's chief executive officer.

When the City undertook the Strategic Plan development process, it had hoped to in time utilize some of its CDBG administrative funds to increase its staff capacity with the addition of a planner to focus on longer-range planning particularly with respect to new green technologies and energy conservation efforts. The city of Revere hoped this would fill a significant gap in its housing and community development delivery system. Unfortunately, given the City's underwhelming allocation of CDBG funds for the first, second, third program years and now anticipating likely further reduction in its FY2013 allocation, CDBG resources are once again insufficient to further develop DPCD's institutional structure in this way. Should Revere's CDBG allocation increase in any appreciable level in future years, the City will build staff and further develop its institutional capacity.

### **Analysis of Impediments to Fair Housing Choice**

In 2011, the North Suburban HOME Consortium engaged the consultant firm of OKM to undertake an Analysis of Impediments to Fair Housing Choice for each of its eight member communities. That effort progressed through the remainder of the year and the first part of 2012.

In the first part of 2011, the North Suburban HOME Consortium engaged a consultant (OKM) to undertake an Analysis of Impediments to Fair Housing Choice for each of its eight member communities. That effort progressed through the remainder of the year and the first part of 2012. A draft of the final report of those efforts was presented to the communities; subsequently key findings and recommendations of the AIFH have been carried forward into the remainder of the five year Strategic Plan. In analyzing the possible impediments to fair housing in the NSC, it was determined that obstacles individuals may face in being treated fairly in terms of their choice of housing were likely due to a combination of specific fair housing issues and due to economic conditions affecting households throughout the City.

In terms of fair housing, there are three key concerns:

- Problems occur because of language and cultural differences. Small organizations do not have the staff or resources to be able to converse with people who do not speak English. This is particularly true of real estate agents and landlords. In the case of landlords, there is an additional challenge in being able to communicate the way in which a property is managed and the customary ways in which people live. In the case of working with building, housing and health departments, it is challenging for both staff and customers to communicate local rules and procedures.
- The growing practice of advertising or listing properties for rent and for sale on the internet. There is a growing use of companies like Craig's List, which does not perform the customary services of a real estate agent. Although there is no evidence of discrimination, there was also no evidence that these entities provide comprehensive information and education about ensuring that their clients are treated fairly in their housing search. Real estate agents consulted for this analysis, made a point that they do not accept listings from landlords which would create discrimination (such as not wanting voucher recipients or families with children) whereas a Craig's List does not screen advertisements in this way.
- A significant impediment for people accessing housing of their choice is lack of income, which in turn can be linked to lack of education. While neither of these is considered formal impediments to fair housing, the foregoing analysis makes it clear that without an increase in household income, which is related to the current economic climate and the limited education among residents, housing choice will continue to be limited.

The City of Revere has identified and undertaken certain actions aimed at overcoming the effects of impediments which were identified. The City has asked the Building, Fire and Health Departments to sign up for "Language Line" and to aggressively communicate local rules and procedures to all new residents buying property in Revere. These departments have also been urged to make existing homeowners aware of these provisions during any permitting processes. The Certificate of Occupancy process is an opportune time to do so. The City is also working with local real estate agents providing them with comprehensive information and education so as to ensure their clients are treated fairly in both purchasing and renting properties. All local realtors have received from DPCD and have been urged to display *Equal Housing Opportunity* posters.

Actions in response to the findings and recommendations of the AIFH will be carried forward and continued into the FY2013 and subsequent FY2014 Action Plans.

## Monitoring

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

Program Year 4 Action Plan Monitoring response:

Assigned by the Mayor responsibility for carrying out the five year CDBG Strategic Plan and subsequently administering each successive Action Plan, the DPCD is responsible for compliance with all program requirements and for ensuring consistency with comprehensive planning requirements. The DPCD will carry out FY2013 Action Plan programs and activities within the HUD threshold for timely expenditure of funds. The DPCD's management of all CDBG funded projects and programs will fully comply with all federal laws and regulations and state laws and local ordinances as relevant and applicable. The DPCD will coordinate and oversee specific projects and programs with city departments and other public and private agencies and organizations so as to ensure full compliance with all requirements. The DPCD will be responsible for monitoring of compliance with labor standards in each construction project and for minority business outreach as well as comprehensive planning requirements for all projects. Any projects or programs to be undertaken directly by sub-recipients will be governed by sub recipient agreements which will reference labor standards and all other applicable federal regulations and will clearly specify the penalties for failure to comply with same. It will be the responsibility of the DPCD, to monitor sub-recipients to ensure full compliance. For each Action Plan, the DPCD staff will assiduously follow HUD regulations and monitor each class or type of activity undertaking the specific monitoring steps indicated for each as follows.

- **housing development/housing rehabilitation/home-buyer assistance**
  - review records for compliance with labor standards
  - review tenant selection processes
  - review annual income verification records
  - conduct annual inspections for code compliance in rental units
  - conduct outreach to non-English speaking and minority groups
  - review income eligibility by means of credible income verification
  - enforce recapture provisions by means of liens to prevent speculation and to require repayment within specified time periods
  - verify income annually on to ensure affordability of rental units
  
- **public services**
  - require regular sub-recipient reports to verify numbers of low and moderate income persons served as well as the ethnicity and racial characteristics of those served; review reports to ensure compliance
  - conduct periodic site visits and record reviews
  
- **public facilities**
  - require Minority Business Enterprise (MBE) and Women Business Enterprise (WBE) participation in all construction contracts
  - review weekly payroll forms to ensure prevailing wage compliance
  - conduct site visits to interview workers on wage payments
  
- **economic development – façade and signage grants/loans**
  - monitor and certify creation/retention of jobs
  - maintain records as to racial and socio-economic characteristics of job entrepreneur and employee beneficiaries
  - ensure completion of improvements
  - service loans

## Lead-based Paint

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

Program Year 4 Action Plan Lead-based Paint response:

According to the 2008 American Community Survey, 16,661 (76%) housing units in Revere were built prior to 1980, and of these 9,906 (45%) were built before 1950. Lead was widely used in interior and exterior paint prior to 1978 when its use in paint was banned by the Environmental Protection Agency. No reliable calculation exists as to the number of Revere housing units containing lead paint, although it can be assumed that a number of older properties, particularly those located in lower income areas, have lead paint present. Some properties have already been de-leaded through various state and federal programs to encourage de-leading. To the extent permitted with limited financial and manpower resources, the City of Revere undertakes systematic code enforcement inspections and when lead paint is detected, directs property owners toward programs created to assist in de-leading. These include the lead remediation offered under the North Suburban HOME Consortium's HOME-funded property rehabilitation program and MassHousing's "Get the Lead Out" Program.

Exposure to the hazardous effects of lead most commonly happens through flaking, peeling or chipping interior or exterior paint, lead dust from interior or exterior sources, and leached tap water from lead solder used in plumbing. The Commonwealth of Massachusetts Department of Public Health operates a Childhood Lead Poisoning Prevention Program and publishes an annual "Childhood Lead Poisoning Screening and Incidence Statistics by Community". The data for Revere from July 1, 2011 through June 30, 2012 (most recent available data) indicates that 76% of the children between six (6) and seventy-two (72) months old had been screened for elevated lead levels. The incidence of elevated levels of lead in the blood was one (1) case in 3,495 children, which equates to .4 (0.4) cases per thousand. This is lower than the statewide average of .5 cases per thousand and puts Revere in a very low risk category relative to other Massachusetts communities.

Since any lead-based paint presents a serious and unacceptable threat to children, the City of Revere has carried out housing rehabilitation activities for many years, and routinely tests for lead paint in any unit to be rehabilitated where children under the age of eight (8) reside. To the extent that housing rehabilitation is undertaken under the fourth year Action Plan and in coming years, this practice will continue. Efforts to decrease the overall impact of lead paint in Revere's older housing stock has been relatively successful in the face of limited availability of funds and the stringent requirements of Title X, HUD's "Lead Based Paint Hazard Reduction Act". Due to limited funding availability and low risks, it is estimated that no lead paint remediation and/or housing rehabilitation loans/grants for lead paint remediation will be made in FY2013 using CDBG funds, rather any cases revealed requiring remediation will be referred to the aforementioned HOME and MassHousing funded programs.

## HOUSING

### Specific Housing Objectives

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

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

Program Year 4 Action Plan Specific Objectives response:

In the fourth program year (FY2013) of the current five year (FY2010-FY2014) Strategic Plan, the City of Revere will continue to pursue several priority housing needs objectives. These short-term objectives are intended to achieve results under one of the national objectives of the CDBG program which is to provide decent housing. These objectives for Revere are:

1. To increase the availability and or accessibility of decent housing for low and moderate income families and individuals;
2. To promote the affordability of decent housing for low and moderate income individuals and families;
- 3 To help sustain and retain the supply of decent housing for low and moderate income residents.

### Goals

For this plan year, the City will undertake two activities that aim to accomplish the following housing goals:

- DH-1(1)(2) **ownership and rental housing projects** - Increase availability/accessibility of decent housing
- DH-2(1)(2) **ownership and rental housing projects** - Promote the affordability of decent housing
- DH-3(1)(2) **ownership and rental housing projects** - Help to sustain decent housing

### Outcome Measurements

Outcomes for these objectives will be measured against:

- Quantifiable increases in the supply of affordable units or low and moderate income persons/families access to affordable units
- Increases in the level of affordability of decent housing units
- Actions that have served to enhance livability and/or improve the quality of life in neighborhoods to the benefit of low and moderate income persons and families

## 1. Creation/preservation of owner-occupied housing

When HUD in 2009 established impact factor ratings for Neighborhood Stabilization Program (NSP) funding allocations, Revere was the 15th most foreclosure impacted community in Massachusetts. As of January 2013, the Massachusetts Housing Partnership reported in its *Foreclosure Monitor* that foreclosure petitions and foreclosure auctions were in process or a property was bank held for up to two years for 313 total housing units in Revere (out of its total 2010 census count of 22,100 housing units) for a distress rate of 14.2%. This represents a 10.8% decrease from the January 2012 rate of 15.9% but is still higher than the statewide rate of 9.5% as of January 1, 2013; one of 24 Massachusetts communities above the statewide rate. Nevertheless, this remains a major concern for the City of Revere as the city ranks 45th statewide in terms of distressed property rate. In 2010, Revere joined forces with the neighboring cities of Chelsea and Everett in an application seeking an NSP 2 funds to address at least some of this problem. Unfortunately, HUD did not award this grant to the three-city Consortium. Revere was not eligible to apply for NSP 3 funding. Revere has however, continued to work with a locally based CHDO, Chelsea Restoration Corporation, to achieve similar ends by means of NSP funds channeled through the state and area-wide housing agencies and by using the mechanism of court appointed receivership to begin to address this problem. The City also received a targeted demolition grant from the Massachusetts DHCD through the Commonwealth's NSP program. These funds were utilized to demolish one vacant and severely deteriorated property and it is hoped that two units of affordable housing may be rebuilt on that site with CDBG and other assistance at some point. The previously discussed \$450,000 grant from the Massachusetts Attorney General's Office will provide Chelsea Restoration Group with working capital/equity with which to rescue and restore to habitable use vacant and deteriorated houses in the three neighboring communities. A high priority for the City of Revere in this fourth year Action Plan is the utilization of CDBG funds to leverage and work in tandem with other resources to help create and preserve low and moderate income ownership units. The specific objective is to assist in returning vacant and/or deteriorated properties to useful ownership and habitation. In this program year, the City plans to again provide Chelsea Restoration Corp.'s Community Restoration Group (CRG) with modest financial support (up to \$25,000) to help acquire and rehabilitate perhaps one such property in combination with other public and private funding, including NSP funds through receivership. This property will then be sold to a qualified buyer who has successfully completed homebuyer training. The City of Revere will also rehabilitate 1 or 2 currently owner-occupied properties. CRC will also be provided public service funding to assist in its vital mission of foreclosure prevention counseling. Energy efficiency and weatherization measures will be undertaken with CDBG funds and/or coordinated with other sources, including HOME, to the greatest extent possible given limited funds. Such measures will include: insulation, replacement of doors and windows and replacement of inefficient hvac systems. Energy Star standards will apply to all home improvements.

**Priority:** housing

**Objective:** DH-1 Increase availability/accessibility of decent housing

DH-2 Promote the affordability of decent housing

DH-3 Help to sustain decent housing

**Funding:** \$87,500 CDBG year 4; other – estimated \$400,000 public & private (NSP; Attorney General Grant; HOME; FHLBB; lending Institution)

**Proposed Accomplishment:** 2-3 affordable housing units rescued and repopulated; one or two other units of low-moderate income owner-occupied housing rehabilitated

**Outcome Measurement:** number of low-moderate income ownership units rescued, restored or rehabilitated

## 2. Development/preservation of rental housing

The City of Revere's "*Shirley Avenue Gateway Planning Initiative*" funded by the Commonwealth of Massachusetts in 2009, looked carefully at housing needs and housing issues as they relate to lower income persons - many of whom are concentrated in the Shirley Avenue neighborhood. The City has adopted the planning initiative's key recommendations regarding affordable rental housing as a high priority and established that as a specific objective under the FY2011 CDBG Action Plan. Under the FY2010 Action Plan the City committed to providing Revere Neighborhood Developers LLC (RND) with financial support of \$50,000 for the acquisition and rehabilitation of a six-unit foreclosed rental property at 14-16 Nahant Avenue in the Shirley Avenue neighborhood. RND was able to complete that project with a combination of NSC HOME, NSP NeighborWorks Equity and conventional funding amounting to over \$1.645M whereupon the City then agreed to reallocate those funds to another affordable rental project being undertaken by RND in the same neighborhood that was experiencing cost run-up. The FY 2010 CDBG funds were combined with an additional \$48,500 in CDBG funds the second year (FY2011) in conjunction with North Suburban Consortium HOME, Massachusetts Housing Investment Corp. (MHIC) Affordable Housing Trust (AHT), Historic Tax Credits and Massachusetts NSP funds to create 7 new low income elderly rental units "Walden House" at a former fire station in this low income (CT 1707) area. That project is now complete. RND is now working to develop 30 units of low/moderate income housing on the site of a former garage at 525 Beach Street and to renovate and repopulate and additional scattered site l/m family rental units in the Shirley Ave neighborhood using NSP funds. The City may provide up to \$25,000 in FY 2013 CDBG funds to support project specific actions by RND to create/preserve affordable rental housing in low and moderate income neighborhoods; this is most likely to involve the development of 35 family units at 525 Beach Street, a former garage site. Energy efficiency and weatherization measures will be undertaken with CDBG funds and/or coordinated with other sources, including HOME, to the greatest extent possible given limited funds. Such measures will include: insulation, replacement of doors and windows, and replacement of inefficient hvac systems. Energy Star equipment and standards will apply to all improvements.

**Priority:** housing

**Objective:** DH-1 Increase availability/accessibility of decent housing

DH-2 Promote the affordability of decent housing

DH-3 Help to sustain decent housing

**Funding:** up to \$25,000 FY2013; other – tbd public (HOME; MHIC-AHT, Historic Tax Credits, and NSP)

## Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 4 Action Plan Public Housing Strategy response:

During the fourth program year, the Revere Housing Authority (RHA) will strive to continue making gains in the areas of administrative management, finance & accounting, maintenance and asset management, housing management, tenant selection and the Housing Choice Voucher Program. In FY2013 the RHA will again seek tenant input on housing quality and the improvement of authority developments by means of public meetings, posting of plans and documents, and open communication. The RHA has a well-established Family Self-Sufficiency (FSS) Program and continues to work at moving resident families from "welfare to work". The FSS program is structured to provide an avenue to homeownership opportunities for RHA voucher holders. The Revere Housing Authority first initiated its Family Self-Sufficiency Program (FSS) within the Section 8 program in 2007. Subsequently, RHA was awarded an FSS Coordinator's Grant. The program now has 36 participants and an active waiting list. One participant has successfully completed the homeownership program and is the first participant under this program to become a homeowner. The RHA is currently working with two participants who are on their way to becoming homeowners.

In the course of the fourth program year, the RHA will continue to seek permission under an Administrative Plan to begin a resident homeownership program with the goal of assisting up to three families per year. The RHA in FY2013 will continue its Officer-in-Residence program at both the Cooledge Street family development, and at the Carl Hyman Towers located at 50 Walnut Avenue in Revere.

In FY2013 Chelsea/Revere/Winthrop Elder Services (CRW) will again partner with the RHA to staff the supportive living environment initiative at the Alfred Liston Towers senior development. Elderly residents here are provided assistance with home health aides, medications, help with household chores, and the continuum of care necessary for the elderly and infirm to live independently rather than in a nursing home. The RHA will continue these programs in the new program year and would look to expand supportive living efforts if additional funding could be secured.

The RHA has now completed Phase II of the oil to gas conversion of 198 units in the State Family Development. The RHA completed high efficiency gas heating system and hot water tank replacement, extensive roof replacement, weatherization and energy efficient insulation of buildings, additional lighting for security, installation of energy efficient exterior lighting and energy efficient interior bulbs, and energy efficient fan light combinations for improved ventilation. At the federal elderly development, Petrilli Gardens, a new roof, energy efficient lighting and new benches

were installed. The RHA is currently working on our 705 State Scattered Sites performing interior and exterior renovations and structural repairs. Major improvements to the state elderly project at Alfred Liston Towers are currently underway and the second phase of renovations will be completed prior to the start of FY2013. Also, two energy efficient gas boilers, two solar high efficiency domestic water tanks have been installed, and the new flood mitigation pumping system project has now been completed. At Carl Hyman Towers a new fire alarm system, energy efficient domestic water pumping system and security cameras have been installed. The RHA continues to seek non-traditional funds for the development and modernization of various sites.

The RHA is fully committed to energy savings, the implementation of “green” amenities and compliance with all Environmental Protection Agency (EPA) standards.

The RHA is designated as a high performer by HUD and is performing at a high level of excellence. For more information visit the RHA website at [www.revereha.org](http://www.revereha.org).

## **Barriers to Affordable Housing**

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

Program Year 4 Action Plan Barriers to Affordable Housing response:

As the City of Revere prepares to begin its fourth program year, the greatest barriers to increased availability of high-quality, affordable housing remain constant. Public funding is extremely limited and decreasing and there is little to no private sector interest in developing affordable housing in Revere. Nevertheless, Revere will continue to do all it can to create and utilize incentives for increasing the supply of housing; this includes actively working with and encouraging nonprofit and for-profit partners to collaborate and otherwise create more affordable opportunities in the community. Revere Neighborhood Developers and Chelsea Restoration Corp Will again be actively engaged with the City on several projects to develop/restore affordable units. Nonetheless, barriers to affordable housing in Revere still result from market forces affecting the larger Greater Boston area as a whole. The downturn in the regional housing market over the past several years notwithstanding, rents and home sale prices continue to be beyond the means of many low- and moderate-income households. For many low and moderate income persons, access to affordable housing remains restricted by unstable employment, the high cost of living in the area and of course by very tight credit and mortgage financing.

The shortage of opportunities to create new affordable housing in Revere is not attributable to public policies such as zoning; the lack of developable land for this purpose remains the main barrier. Consequently, the City of Revere continues to focus efforts on certain underutilized industrial and commercial properties which it is believed may be suitable for mixed-income housing; the city will continue to seek out means to assist in the redevelopment of these properties as housing.

The City during its first program year adopted an Overlay Zoning Ordinance for the Wonderland Transit Oriented Development (TOD) District that permits less stringent

parking requirements for units within a quarter mile of rapid transit. In the second program year it worked closely with two non-profits to rescue foreclosed properties and develop new units in formerly commercial or institutional non-residential properties; this effort continued in the Third Year Action Plan. The City has also approved the expansion for the Highway Business District Zone (from single-family) in North Revere to permit Roseland Property Company to develop more multi-family units in the Overlook Ridge project. The city expected such new housing development to begin at Overlook Ridge in the third program year but this did not happen. With the improving housing market and general economy it is expected new multi-family rental housing development will begin here sometime during the fourth program year.

### **HOME/ American Dream Down payment Initiative (ADDI)**

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

- c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 4 Action Plan HOME/ADDI response:

The City of Revere is not a direct recipient of HOME funds; rather those funds are accessed to the benefit of the City through the eight municipality North Suburban HOME Consortium (NSHC) of which it is an active and involved participant. At present there are no ADDI funds received by the City or the NSHC.

The NSHC has in any event established the following HOME resale and recapture guidelines that are applicable.

1. The Housing Needs are fully described in the Five Year HOME Consolidated Plan of the NSC and further elaborated on in the CDBG Consolidated Plans of the entitlement communities of Arlington, Malden and Medford. The investment funds being used through the Continuum of Care and through CDBG as well as through other Federal and non-Federal sources are delineated in the plans referenced above.

2. The purpose of these resale and recapture provisions is to ensure that the housing purchased with HOME assistance remains affordable to low income buyers in accordance with 24 CFR 92.254 and to provide the initial home buyer with a fair return on investment. The PJ acknowledges the potentially conflicting nature of these two purposes and attempts to balance them through the use of the shared appreciation model.

In order to ensure continued use of HOME funds for an affordable home buying program for 80% median family income jurisdiction residents or those wishing to reside in the jurisdiction, the PJ has adopted the following provisions:

- a) The initial and subsequent purchasers of properties assisted with HOME funds will be provided with a fair return on investment. Fair return consists of the homeowners' down payment, and the portion of the monthly payments that were applied to the principal. Borrowers subsidized through the Soft Second Loan Program are responsible for repaying the subsidy of 2nd mortgage interest payments, within certain limits. If the buyer sells within five years of purchase, the full amount of subsidy is due. If the buyer remains in the house for 5 years or longer, the repayment is limited to the lesser of the total subsidy or 20% of the net appreciation gained at time of sale. No repayment is required prior to property sale. In no event will the subsidy repayment combined with 1st and 2nd mortgage debt, exceed 95% of the property value.

- b) Recapture may occur not only when the premises are sold, but also if the premises cease to be the borrower's primary residence, death of the borrower occurs or there is a change in the title (other than removal of husband or wife or addition of husband or wife).

- c) All applicable NSC First Time Home Buyer recapture provisions will be detailed in the HOME Program Disclosure Statement.

d) The period of affordability shall be 10 years for existing homes or 20 years for new construction in accordance with the amount of gap subsidy available to new homeowners and 24 CFR 92.252 (5).

e) All recaptured funds will be used to assist other first time home buyers in accordance with 24 CFR 92.254 (a)(4)(ii)(C).

3. In accordance with 91.220(g)(2)(iii), the NSC has adopted the following policy with regard to refinancing existing debt on multi-family housing projects:

a) The North Suburban Consortium recognizes that housing rehabilitation and the creation of new housing is the primary eligible activity.

b) The North Suburban Consortium believes that the primary eligible activity can be accomplished without the use of HOME funds to refinance existing debt.

c) Therefore, the North Suburban Consortium does not intend to use HOME funds to refinance existing debt in multi-family projects eligible under 24 CFR 92.206 (b).

4. The American Down Payment Dream Initiative (ADDI) funding will be used for down payment and closing cost assistance (\$5,000 single family, \$6,000 2 family, \$6,500 3 family). These funds take the form of ten year forgivable deferred payment loans, 10% of which will be forgiven each year of occupancy by the new home owners. Households with Section 8 vouchers in communities that have FSS Programs operating at the local Housing Authorities will be encouraged to seek home ownership under NSC's First Time Home Buyer Program.

This FTHB program is advertised through eight participating banks and NSC local real estate brokers. All participants will be required to complete a Mass Housing, CHAPA or NSC approved home buyer counseling program. Resale restrictions are addressed later in this document. Families assisted by public housing agencies and residents of manufactured housing will especially be targeted for assistance by this program through existing NSC Housing Authorities' administered Family Self-Sufficiency and Section 8 Programs.

Any household wishing to take advantage of the very successful NSC First Time Home Buyer Program is required to attend a four or five evening CHAPA/Mass. Housing Certified Home Buyer Counseling course offered throughout the NSC jurisdiction by a Consultant in Malden, Medford, and Arlington and by Chelsea Restoration Corp. in Chelsea (English and Spanish).

The NSHC is expected to receive only \$1,255,185 in HOME funds for the fiscal year beginning October 1, 2013. This is a further precipitous reduction of 8% from the already reduced current year allocation of \$1,364,223 which is down some 45% from the preceding year's allocation. Given this simply devastating cut back in HOME resources, obviously much less can be assisted in Revere by NSHC in the fourth program year than even the extremely reduced activity in 2012. To the extent some resources remain available through the consortium, the City of Revere will support funding requests made in conjunction with Receivership appointments from the courts as advocated by the Massachusetts Attorney General, from Community Restoration Group (CRG) for HOME funding to help acquire/rehabilitate vacant and severely deteriorated 1-3 unit properties re-populating them with qualified first time

buyers and/or lower income renters. The City of Revere will provide approximately \$25,000 in FY2013 CDBG funds to support site specific projects by CRC. The amount of HOME funds to be requested is yet to be determined. Also, RND is likely to come forward with HOME funding requests as well; any such requests will be combined with NSP funds and Affordable Housing Trust Funds from the Massachusetts Housing Investment Corp. (MHIC). The City of Revere will support RND's efforts to obtain HOME and other funds and will provide up to \$50,000 to enable one or more of these projects to under the fourth year Action Plan.

## HOMELESS

### Specific Homeless Prevention Elements

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

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 4 Action Plan Special Needs response:

1. Sources of Funds
  - MA Balance of State Continuum of Care – HUD Emergency Solutions Grant will have new resources for homelessness prevention and rapid re-housing.
  - MA Balance of State Continuum of Care – HEARTH Act Funds including Shelter Plus Care, SRO Mod Rehab, and Supportive Housing Program
  - MA MRVP funding
  - State of MA Residential Assistance for Families in Transition Funds
  - State of MA Tenancy Preservation Program Funds through Just-a-Start

- Interagency Council on Housing and Homelessness -
- United Way of MA Bay & Merrimack Valley Family Prevention Funds

Revere is not the direct recipient of any public or private resources with which to address homeless needs and prevent homelessness. Revere is part of the "Balance of State" continuum which is overseen by the state Department of Transitional Assistance (DTA) and Department of Housing and Community Development (DHCD). Revere supports efforts of regional providers and nonprofits working in Revere to apply to the state for McKinney funds for homelessness assistance to support a variety of housing programs for homeless families and individuals in Revere. The state applies for this funding annually, with the communities in the "Balance of State" continuum, for specific projects. Collaborating with service provider partners, Revere will support specific projects for inclusion in future applications. The City of Revere endorsed the application of Just-A-Start Corp. for funding to provide rental assistance, dispute resolution, stability support and case management in Revere and Chelsea. Through DHCD, the Commonwealth received funding from HUD's Homelessness Prevention and Rapid Re-Housing Program (HPRP) Responses to these questions will have been directly provided elsewhere by DHCD. Per HUD requirements, the Balance of State Continuum of Care will seek funding for renewals of projects/programs rather than any new projects.

## 2. Homelessness

The Metro Boston Regional Network to End Homelessness has identified homeless families as a priority need group. In particular, the high number of families in the state's Emergency Assistance program and now residing in motels. The number of Revere families so housed stands at 24 in January 2013. Also prioritized are the needs of homeless and recently homeless households with low incomes and barriers to workforce participation. Notably, Revere participates in the Metro Boston Regional Network to End Homelessness (MBN). The MBN builds upon the ongoing efforts of constituent cities and towns, partnering state and federal agencies, local nonprofits, faith communities, public-spirited members of the business community, and individual residents to take the next more collaborative step of transforming those existing programs into an integrated regional safety net of housing, housing stabilization (including income and asset stabilization), and homeless prevention resources than can pre-empt and end family and individual homelessness. A particular focus has been on efforts to keep Revere families who become homeless residing in Revere. This can among other things, reduce the now more than \$400,000 cost of transporting children back to Revere schools and to help adults stay close to jobs, other family members and health care and social services they rely upon. Statewide in the past year the number of homeless families has decreased by 500 because The Boston Housing Authority has released 500 Mass. Rental Housing Vouchers and Section 8 Certificates. As a member of the MBN, Revere has access to a "flexible fund" of state resources that can assist vulnerable households that are heading into homelessness. When such funding is available, this short term form of financial assistance can pay rent arrearages and outstanding utility bills that threaten to destabilize a tenancy. The MBN also makes additional homelessness prevention and solutions to homelessness available to Revere residents. As part of this regional network, Revere can avail itself of emergency homelessness prevention programs and short term housing assistance available in peer cities and towns in the 26 cities and towns making up the Metro Boston

region.

### 3. Chronic Homelessness

Revere is working with the Metro Boston Regional Network to End Homelessness as it seeks to develop a regional action plan to address chronic homelessness. This regional network was set up by the MA Interagency Council on Homelessness and Housing. Plans are to capitalize on the MA Home and Healthy for Good initiative and Journey to Success to re-house individuals who are chronically homeless. Barriers to this effort are twofold:

- (1) The difficulty in effectively engaging chronic homeless individuals and maintaining relationships through the transition to Home and Healthy for Good.
- (2) The lengthy waiting list for Home and Healthy for Good.

### 4. Homeless Prevention

In this fourth year Action Plan, Revere will provide \$3,000 for program support to Sylvia's Haven an emergency shelter for women and children. Currently Sylvia's Haven houses two homeless women – each with a child. Sylvia's Haven provides its clients with case management and counseling services that help provide them access to other services and providers. Revere in FY2012 supported a \$1.3 million project by Housing Families Inc., to create four new small family and 3 large family units and sponsored a request to NSHC for \$325,000 in HOME funds for it. The City of Revere also made available \$10,916 in second year program funds to enable Housing Families Inc., to install fire suppression and alarm systems in the development in order to obtain a Certificate of Occupancy. The project was completed and occupied at the start of the third program year.

On January 30, 2013 Revere conducted its second annual point-in-time, one night count of homeless people living on the streets. The count was conducted by the Revere Police Department. The census revealed no unsheltered individuals living on Revere streets. This is encouraging as two unsheltered white males Revere Streets, one elderly and one middle aged, were counted in the 2012 point in Time census. The City recognizes that this count is one of the best resources for information about the unsheltered homeless population in a community. Therefore, Revere will continue the one night census in FY2014 and seek to ascertain a greater level of specific case information for any persons counted.

In the Fourth program year, Revere will continue to work with the Metro Boston Regional Network to End Homelessness as it strives to develop a regional action plan to build homelessness prevention capacity in the region. This regional network was set up by the MA Interagency Council on Homelessness and Housing. Revere will also participate in the Homelessness Prevention Working Group hosted by the Metro Boston Regional Network to End Homelessness. Lastly, the City will work with MBRNEH to build a seamless Continuum of Care and will coordinate with the MA "single point of entry system" Emergency Assistance system for homeless families to ensure access to Revere resources.

### 5. Discharge Coordination Policy

Revere will work to help coordinate the Massachusetts implementation of the Medicaid Program: Money Follows the Person, in order to facilitate transitions from long term and chronic care institutions into community integrated housing. In the

fourth program year the Revere Housing Authority will apply for HUD rental vouchers including Non-elderly Disabled Vouchers as a means to alleviate discharge caused homelessness.

### **Emergency Shelter Grants (ESG)**

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 4 Action Plan ESG response:

N/A – Not applicable.

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## **COMMUNITY DEVELOPMENT**

### **Community Development**

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

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

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

Program Year 4 Action Plan Community Development response:

Consistent with the objectives established in Revere's FY2010-FY2015 Strategic Plan, the specific non-housing Community Development needs under the fourth year (FY2013) Action Plan are:

1. To enhance the quality of life through the provision of better public facilities and promote neighborhood stabilization by means of infrastructure improvements;
2. To help improve the quality of life and help reduce crime through support for vital social/public service providers and facilities;
3. To help reduce poverty and improve the quality of life for low- and moderate-income people by expanding economic opportunities, by infrastructure improvements and public facilities that support economic development and job creation.

Short-term non-housing Community Development objectives established by Revere are intended to achieve noticeable progress towards the CDBG program's primary objectives to provide decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income (L/M) persons. The short-term objectives in the FY2013 Action Plan are:

### **Goals**

For this fourth plan year, the City will undertake the following activities that aim to accomplish the following housing and community development goals:

- DH-3(1)(2) **ownership and rental housing projects** - Help to sustain decent housing through foreclosure prevention counseling
- SL-1(1) **support for women's shelter** - help to provide/sustain a Suitable Living Environment for L/M income residents
- SL-3(1) **Development/improvement of public open spaces** - help to provide a Suitable Living Environment for low- and moderate-income residents
- SL-3(6)**Historic Preservation** - Elimination of slums and blight and historic preservation
- SL-3(2) **Street Improvements** - help to provide/sustain a Suitable Living Environment for L/M income residents in predominantly lower income neighborhood; support economic opportunity in Central Business District
- SL-3(4)**CASTLES** - help sustain a suitable living environment for L/M children

### **Outcome Measurements**

Outcomes for these objectives will be measured against:

- Quantifiable improvements or additions to public facilities and infrastructure
- The numbers of low- and moderate-income persons and families aided by public service providers who are supported in part by CDBG funds
- Evaluation of changes in quality of life status and reduction of poverty through the provision of specific public services; evaluation of effectiveness of actions intended to support expanded economic opportunity

Adhering to Revere's priority non-housing community development needs as established in the FY2010-2015 Strategic Plan, and considering that dramatic reductions in CDBG allocations have severely limited the City's options, the city is able to select and include only the following categories of projects for the fourth year Action Plan.

### **Public Improvements**

#### **Street and sidewalk improvements**

Revere regards street and sidewalk improvements to be a significant factor in enhancing the quality of life for low and moderate income residents and consequently considers such efforts a priority. Upgrading deteriorated street and sidewalk surfaces,

introducing trees and other streetscape features, and rendering public ways fully handicapped accessible do much to enhance the quality of life in low and moderate-income neighborhoods and help stabilize neighborhoods and support the preservation of the affordable housing stock as well as to enhance economic opportunity.

- a. **Franklin Avenue** - the city will utilize fourth year CDBG funds in the amount of \$149,814 to undertake major street and sidewalk surface improvements on Franklin Avenue. The CDBG funding will improve 50 foot wide Franklin Avenue's 1,350 foot total length with milling and laying of a new finish paving coat, with installation of new accessible sidewalks and the planting of street trees as possible. Franklin Avenue is the high spine and a well-traveled way for the City's lowest income and most congested neighborhood – the Shirley neighborhood (CT-1702). Limited water and sewer and drainage improvements may be undertaken in coordination with these street and sidewalk improvements.

**Priority:** Public Facilities:

**Objective:** SL-3(2) - help to provide a Suitable Living Environment for low- and moderate-income residents

**Funding:** \$149,814 - CDBG year 4

**Proposed Accomplishment:** up to 1,350 linear feet of street re-surfaced  
And 1,550 linear feet of appurtenant sidewalks and 380 foot of  
Incorporated driveway openings reconstructed

**Outcome Measurement:** actual number of linear feet of street re-Surfaced and sidewalks reconstructed.

- b. **Central Business District improvements** – Revere has a general population consisting of at least 54% low and moderate income persons. This project has area wide benefit for Census tracts 1701, 1702 and 1706. The American Community Census for 2005-2009 indicates 5,558 persons in Revere were living in poverty. Revere also has an unemployment rate higher than the state. While the statewide unemployment rate remained constant at 6.6% in December of 2012 from 6.6% in December of 2011, the rate in the City of Revere decreased somewhat from 7.5% to 7.1% over the same period. With its growing numbers of low and moderate income residents and with consistently higher rates of unemployment than statewide averages, Revere has determined it essential to revitalize Broadway, its small business retail-oriented Central Business District as a means to encourage reinvestment and support the creation and retention of jobs for low and moderate income residents. In the fourth program year Revere will dedicate \$210,000 for planning and construction of further streetscape improvements in the six block core of the Broadway Central Business District between Beach Street and Mountain Avenue. During the fourth program year, in cooperation with the City's Economic Development Director, the DPCD will continue to plan for future actions in the Broadway CDB to promote the commercial activity and to further enhance the business climate of the downtown center. In FY2014, to the extent permitted by CDBG allocations, the City will dedicate additional funds to physical improvements to the downtown area.

**Priority:** Public Facilities:

**Objective:** SL-3(2) - help to provide a Suitable Living Environment for low- and moderate-income residents

**Funding:** \$210,000 - CDBG year 4; CDBG FY2014 tbd

**Proposed Accomplishment:** upgrade of streetscape in six-block Downtown center; planning for future business enhancement actions

**Outcome Measurement:** actual level of streetscape emplaced;  
Business property improvement planning completed

### **Non-Residential Historic Preservation/Elimination of Slums and Blight**

Many of Revere's historic sites have been lost to careless development and the lack of preservation efforts over the course of many, many decades. What remains of Revere's heritage is nonetheless significant and highly deserving of preservation and restoration efforts.

- a. **Museum House** One such site is the City-owned Revere Society for Cultural and Historic Preservation's (RSCHP) Museum House. The former Immaculate Conception Rectory was built in the 1880's and acquired from the Catholic Church in the early 1980's thereafter it was leased to RSCHP for use as a museum of local history and culture. The Museum houses countless artifacts from the City's more than 300 year old history and features irreplaceable items from the heyday of Revere Beach which was designated a National Historic Landmark in 2003. The Museum House as it is known, has undergone painstaking incremental restoration through various fundraising efforts and this preservation campaign continues. In FY2012 the City provided RSCHP with \$10,000 to help permanently repair and restore the roof of this historic museum structure in order to ensure the building's structural integrity and preserve its irreplaceable contents. The RSCHP raised additional private funds for the project including funds that were used to make temporary emergency roof repairs. Specifically, a decorative railing system was restored and re-installed along the roof perimeter. Though RSCHP had intended at the time to undertake repair and restoration of water damaged ceilings and other internal elements in the 3<sup>rd</sup> and 4<sup>th</sup> floors of the building caused by the leaking around the roof skylight, funding proved insufficient to do so. Preservation of this and other historical resources is important to Revere, accordingly non-residential historic preservation remains a high priority for the City. In this fourth year Annual Plan Revere is committing \$3,500 for essential restoration at the historic RSHCP Museum allowing residents and visitors continued access to exhibits highlighting the historic significance of the city and its beach and providing an educational resource for local students. Ongoing restoration of this historic gem helps remove incidences of slums and blight in the middle of the predominantly low and moderate income Library neighborhood – CT1706.

**Priority:** Non-residential Historic Preservation:

**Objective:** SL-3(6) - help to provide a Suitable Living Environment for Low- and moderate-income residents

**Funding:** \$10,000 - CDBG year 3; \$3,500 – CDBG year 4 combined with Estimated \$100,000 – private funds

**Proposed Accomplishment:** critical structural components of a Deteriorated historic museum restored and preserved

**Outcome Measurement:** state of good repair; restoration achieved

**Public Services**

Although Revere's population was largely static throughout the 20th century and only increased noticeably in the past decade, population growth has been dramatic during this time. Previously, low- and moderate-income people in Revere were for the most part able to access necessary public services from regional providers operating in the metropolitan Boston area. The city's nearly 20% population growth in the past decade has greatly increased demand for a wide variety of public services and for greater access to those services. Revere historically lacked a network of locally based public service providers typically found in urbanized areas. The city is now benefitting from an expanded array of public service providers and programs. Established public service agencies that have long operated in Revere have been growing their programs and services while several newer organizations have begun to operate in the city or to expand from outside the city into Revere's lower income neighborhoods. Though Revere has severely limited CDBG resources with which to assist in the provision of public services, it has nonetheless identified the provision of these services to be a significant community need. The City remains committed to providing assistance to help long-established community-based organizations as well as newer non-profits to expand their multi-faceted efforts to meet various needs of low-income persons. In the third program year, the City will assist three sub-recipients with CDBG assistance: CRG, CASTLES, and Sylvia's Haven. These organizations' beneficiaries will all be low and moderate income persons and the programs they support will operate city-wide regardless of their geographic physical location.

1. **CRG** [Community Restoration Group] The City also is providing financial assistance of \$3,500 to CRG in the FY2013 program year for foreclosure prevention counseling and negotiation services. CRG will have managed 40 low and moderate income Revere cases by FY2012 year end. The City expects to have 22 such cases managed in Revere by CRG during the third program year.

**Priority:** Public Services

**Objective:** DH-3(2) – sustainability for decent housing

**Funding:** \$3,500 - CDBG year 3; \$4,200 private; other public est. \$5,250

**Proposed Accomplishment:** 22 homeowners receive foreclosure Counseling

2. **CASTLES** [Caring Alumni Supporting the Learning and Enrichment of Students] raises funds with which to enable children of low- and moderate-income families to attend - free of charge - tuition-based after school and summer programs with educational, recreational and cultural focus. The following programs are among those engaged by CASTLES: For Kids Only, Kid Smart, 21<sup>st</sup> Century Program, ASK, Youth in Motion, MGH Youth Zone and dedicated programs offered by the Revere Parks and Recreation Department. In most cases, the of participation in a package of such programs for one elementary school child amounts to \$1,500-\$3,000 or so – a sum well beyond the means of many low/moderate-income families. Over the past six years, CASTLES has provided the means for hundreds of children annually to participate in these programs through fundraisers and direct appeals to corporate interests. With CDBG support of \$10,000 in the fourth Annual Plan, and with other public and private funds those funds will leverage. CASTLES will be able to extend these programs to an additional fifteen low- and moderate-income children for after-school programs during the year. CASTLES

expects to assist a total of 275 students during the school year beginning September 2013.

**Priority:** Public Services

**Objective:** SL-3(4) - help to sustain a suitable living environment

**Funding:** \$10,000 - CDBG year 4; other – \$24,975

**Proposed Accomplishment:** 15 additional low & moderate income children enrolled in after-school programs

**Outcome Measurement:** actual number of newly enrolled children

3. **Sylvia's Haven** – This is a small non-profit organization in the Beachmont neighborhood providing critical shelter for homeless women with children and seeking to direct them to needed financial, health and social service resources. Sylvia's Haven aims to transition these women into first supportive, and then permanent independent living environments. Sylvia Anthony, the organization's founder and President, has transformed a six bedroom, three bathroom residences into "Sylvia's Haven". She has modified the property to include two laundry rooms and strives to provide the basic necessities and security for women with children rendered homeless due to a variety of circumstances. Sylvia Anthony raises private funds to the extent she can with direct mailings and newsletters and relies on volunteers to operate the shelter. In the fourth program year, Revere will provide Sylvia's Haven with \$3,500 in CDBG funds to help enable this homeless shelter provider continue its essential operations. In the coming year, Sylvia's Haven expects to shelter 3-5 homeless women with children.

**Priority:** Public Services

**Objective:** SL-1(1) - help to provide a suitable living environment

**Funding:** \$3,500 - CDBG year4; \$43,120 private; other – tbd

**Proposed Accomplishment:** 3-5 homeless women with children sheltered

**Outcome Measurement:** actual number of homeless women with children sheltered

### **Planning**

In preparing the Strategic Plan and the first three year Action Plans, and further in consultation with local public service providers, it became apparent to the City that there is a real need to enhance and facilitate coordination and communication among human service providers, particularly as new public service organizations come on line or expand into Revere. The City supports capacity building initiatives which aim to centralize information on community resources and programs operating in the City so as to foster and encourage dialogue and collaboration among those organizations and agencies. The City regards this effort as a high priority, but given the sharp reduction in the City's FY2012 allocation it is unable to dedicate any funds for this purpose.

The FY2013 plan includes \$16,000 for preparation of the 5<sup>th</sup> year (FY2014) Annual Plan and the FY2013 CAPER. After the conclusion of program year four, during FY2014, the City of Revere will begin to plan for the HUD mandated utilization of ECON in preparing its next five year plan (FY2015-FY2019) and subsidiary Annual Plans. The City will employ consultant services as necessary to accomplish this.

## Antipoverty Strategy

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

Program Year 4 Action Plan Antipoverty Strategy response:

Revere is served by and works in cooperation with a network of regionally and locally based organizations focused on various initiatives intended to help reduce the numbers of persons living in poverty and dedicated to efforts addressing social problems associated with the circumstances surrounding poverty.

Revere's central economic development objective remains focused on job creating major developments that it is hoped will open up new sustainable job opportunities for unemployed and under-employed lower income residents. Revere's unemployment rate decreased 12% from a rate 8.3% in February of 2012 to 7.3% in February of 2013. Nevertheless, that recently reported unemployment rate remains considerably higher (almost 7.4%) than the statewide rate of 6.8% in February January 2013, but does show improvement from March of 2012 when the local unemployment rate was 17.5% higher than the statewide rate.

Revere continues to be under-represented in terms of the decision making process in setting policies for distribution of job training and skills development resources in the region. In the fourth program year, the City will again seek to pursue a track initiated in the FY2010 program year working through the local anti-poverty agency, CAPIC, to provide greater access to job training programs and emerging job opportunities for unemployed and underemployed persons. As the City works to reduce the numbers of persons living at or below the poverty level – 5,558 according to the 2005-2009 ACS Survey - it must collaborate with local and regional partners on strategies to preserve the supply of affordable housing consistent with Strategic Plan goals so as to ensure that Revere remains a place where its residents can still afford to live as they seek to improve their employability and better their economic status.

The foremost opportunity for local job development is the Waterfront Square mixed - use Transit Oriented Development (TOD) at Wonderland, immediately adjacent to the City's lowest income neighborhood, Shirley Avenue (Census Tract 1707). This opportunity is followed by the imminent re-development of the adjoining 35 acre Wonderland Greyhound Park as another mixed-use commercial development promising office and retail jobs. The prospect of a casino at Suffolk Downs also holds promise for new jobs in the hospitality and entertainment industries for Revere residents. All of these developments are easily accessible to the city's lower income neighborhoods.

Infrastructure support of the Waterfront Square development began in the summer of 2010 with construction of a \$56 million federally and state funded 1463 car parking garage and bus way improvements; that project is now complete and fully in service. Construction is now nearing completion on a \$20 million public plaza and development platform with a pedestrian bridge. These infrastructure investments are believed to have created some 516 construction jobs and it is believed will help to leverage an additional 1400 private construction jobs starting in fall of 2013, beginning with the construction of 194 rental units in two buildings in the TOD and a

hotel development integrated with the new plaza at Wonderland Station. Ultimately these projects will create 680 to 867 permanent jobs with hotel, retail service and office tenants at Waterfront Square.

The City and its partners on the Wonderland South Parking Garage (SPG) worked with Suffolk Construction to conduct a local job fair so as to facilitate hiring and utilization of low-income workers and area residents. This served to connect workers with apprentice and pre-apprenticeship programs such as the free Apprenticeship Preparedness Program operated by the Metropolitan Boston Building and Construction Trades Council which prepares young adults, minorities, women and people of low to moderate-income to enter building trades. In 2012 and into the first quarter of 2013 some 260 full-time and 80 part-time workers have been employed in the SPG construction project. The new public plaza and pedestrian bridge project nearing creation created 25 construction jobs more. As the station/garage project moved to completion some of the construction workers on it moved to the plaza bridge project which has been built by the same general contractor – Suffolk construction.

The City of Revere remains focused on long term employment as the most effective poverty fighting tool and is working to capitalize on emerging permanent employment opportunities associated with these major development projects for that reason. In the fourth program year, Revere will sustain its overarching anti-poverty strategy of working ever more cooperatively with several agencies and programs in order to better position Revere workers for employment and career advancement. To support job creation/retention, Revere will enhance the business climate in the Broadway Central Business District with CDBG supported capital improvements.

**Metro North Regional Employment Board (MNEB)** - Career Center in Everett with its educational partner Bunker Hill Community College; North Shore Community College is the educational partner of the North Shore Workforce Investment Board. The City is working through partners such as CAPIC to make certain these regional boards include Revere residents in the programs they administer.

**Community Action Program Inter-City, Inc. (CAPIC)** – Offers employment training programs through the agency's workforce training subcontractor, American Training Inc. /LARE. Chief among their efforts are training programs for the chronically unemployed. Combined with an array of social service resources, CAPIC augments self-sufficiency skills through LARE vocational counseling, medical billing/office skills, early child education, computer skills, electronic quality control, English as a Second Language, and adult and youth educational/GED prep programs. LARE and CAPIC also offer over 20 corporate internships with guaranteed placement of 50 CAPIC internships, and a goal of securing permanent employment for at least 10% of program participants. CAPIC works with Project Hope, the Green Jobs Academy, and the Cambridge Career Source to train and place clients in the following paths: Administrative assistant, accounting support, office computer skills, bio-medical, hospitality, culinary arts, automotive repair technician, CDL license, financial services, medical office, building maintenance, and certified nursing assistant. These program linkages will continue to the extent federal and state funding permits, during the fourth program year. CAPIC's local job-training capacity has been augmented through CDBG funding provided in the first year program to expand and improve facilities at its Workforce Development Center in the Irene O'Connell neighborhood Center in Revere's lowest income neighborhood. The center has now been operating at increased levels for over a year. Grant funds have

permitted CAPIC to add a part time staff position serving some 30 clients. CAPIC is actively engaged in identifying local employers to create 6-month internships in varied employment areas; the continuing goal is to have five permanent jobs created per cycle from a pool of candidates who have completed training programs through the Workforce Development Center. CAPIC believes there is a great need in this neighborhood for structured GED programs for youths in the 16-24 year old bracket and with support from the Hyams foundation is creating a night-time program that aims to attract 45 youths to participate in a 10 week GED program.

**Revere CARES/MGH Center for Community Health Improvement** – Affiliated with “Building Futures” a youth employment initiative of *Career Source*, a Massachusetts One Stop Center; it is chartered by the Metro North Regional Employment Board and operated by Employment Resources, Inc. The program is funded through a four year grant from Revere CARES/MGH Center for Community Health Improvement via competitive bid process.

**Revere Housing Authority’s Family Self-Sufficiency (FSS) Program** – This established initiative provides a multitude of services structured specifically for low income public housing tenants. Service programs include vocational counseling, enrollment in an educational or job-training program, personal development guidance, and financial management training. The FSS program is structured to provide an avenue to homeownership opportunities for RHA voucher holders. The Revere Housing Authority first initiated its Family Self-Sufficiency Program (FSS) within the Section 8 program in 2007. Subsequently, RHA was awarded an FSS Coordinator’s Grant. The program now has 36 participants and an active waiting list. One participant has successfully completed the homeownership program and is the first participant under this program to become a homeowner. The RHA is currently working with two participants who are on their way to becoming homeowners and will continue this very successful initiative in the fourth program year.

## NON-HOMELESS SPECIAL NEEDS HOUSING

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

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

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

Program Year 4 Action Plan Specific Objectives response:

As cited in the 2010-2014 Strategic Plan, Housing Market Analysis section, there are several special needs non-homeless sub-population groups that can be targeted for assistance by Revere and its collaborators or by private housing providers over the five year timeline of this Strategic Plan. These are persons who are Elderly, Frail Elderly and Physically Disabled (including some with HIV or AIDS as discussed below)

who may require housing in the form of independent living units or specialized supportive units. Some may be able to continue living independently with the provision of necessary supportive services from specialized human service providers.

**Elderly:** According to the American Community Survey estimates for 2007-2011, Revere has 7,520 residents aged 65 or older (nearly 15% of the city's population), The City's estimate for 2012 is that there are some 9,226 such persons and 24% of Revere's households have at least one member who is 65 or older. More than 45% of Revere's elderly (age 65+) population is believed to have some type of disability, including sensory, physical, mental, self-care and other types of limitations. A new seven unit low income elderly rental housing development opened in February 2012 in a former fire station in the Shirley Avenue neighborhood. This project was made possible by the cooperative efforts of the City of Revere, Revere Neighborhood Developers, the North Suburban HOME Consortium and the Massachusetts Housing Partnership.

**Disabled:** According to the 2000 Census, Revere is home to 12,178 people ages five (5) and over who have some type of disability, including sensory, physical, mental, self-care, and other types of limitations – this represents over 27% of the total population over the age of 5, and 25% of the community's total population. No later statistics are available as yet. Given these relatively high numbers of elderly and disabled residents, efforts to address those needs are important within the context of the Consolidated Plan; however, resources remain extremely limited given the high demand for federal and state funding and the small CDBG allocation the City is likely to receive.

**People with HIV or AIDS<sup>1</sup>:** As of December 31, 2008 (the latest period for which statistics are available), Revere was among the top 20 communities in Massachusetts for people living with HIV/AIDS per 100,000 residents, with 149 residents, or .26% of Revere's total population. Between 2005 and 2007, an average of eight (8) new cases of HIV/AIDS were diagnosed in Revere each year. It is important to note that many of these individuals, especially those with AIDS, are also counted in the Disabled population numbers (above) due to self-care and other limitations. Others receive supportive services from regionally based human service providers. Consequently, Revere has not established separate goals for persons with HIV or AIDS in its Consolidated Plan.

**Veterans:** According to the 2007-2011 American Community Survey estimates, Revere has 2,745 veterans, or 5.3% of the community's total population. This is a decline from the 2000 Census data, which reported 3,946 veterans. Revere has not established separate goals for veterans in its Consolidated Plan.

**Other Special Needs Populations:** Lastly, while there are sub-population group needs comprised of people with Developmentally Disabilities, people with Severe Mental Illness and those who have Alcohol and Drug Addictions, given the specialized care required, these are best dealt with through the network of human service providers and state funded programs. In the case of the Developmentally Disabled, DMH and other public agencies are best equipped to coordinate services and housing. Those with Severe Mental Illness and/or Alcohol and Drug addictions are largely the focus of state programs and the Continuum of Care housing and supportive services coordinated by the state under the classification Balance of

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<sup>1</sup> Massachusetts Department of Public Health HIV/AIDS Surveillance Program, January 1, 2009.

State. Therefore these need categories are not established as priorities in the Strategic Plan or addressed in this fourth Annual Plan.

**Resources to address identified needs:**

The City of Revere's fourth year Annual Plan provides no CDBG funds for specific projects addressing non-homeless special needs housing. No such housing project has been proposed and given the major reduction in the City's CDBG entitlementment for FY2013 the City of Revere is unlikely to have been able to address any other non-homeless special needs in this fourth program year.

## **Housing Opportunities for People with AIDS**

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

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.

9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 4 Action Plan HOPWA response:

**N/A Not applicable – Revere does not receive HOPWA funding.**

### **Specific HOPWA Objectives**

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

Program Year 4 Specific HOPWA Objectives response:

**N/A Not applicable – Revere does not receive HOPWA funding.**

### **Other Narrative**

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

As has been the case in the development of the 2010-2014 Strategic Plan and the Annual Plans for the preceding three years which emanate from it, prior to deciding upon programs and activities to be undertaken in the FY2013 program year, the City of Revere consulted with residents, with community organizations, and with institutions involved and active within the community.

Revere faces ever-increasing demands for more and better more affordable housing, for more and better public facilities, and for greater levels of public services - all in the face of further reductions to its Community Development Block Grant allocation. The city strives to address multiple needs to the best of its ability with limited local and state resources now coupled with the downward trend in Community Development Block Grant (CDBG) funding.

Nevertheless, Revere continues to make progress meeting local needs with respect to the creation and preservation of affordable housing, the provision of needed public services and public facilities and efforts to promote economic development and job creation. The City does this by making intelligent, measured choices and by creative leveraging of public and private resources to help achieve Strategic Plan objectives and specific Annual Plan goals. The City will continue to utilize these stratagems in FY2013.

Revere's fourth year Action Plan for housing and community development again represents a thoughtful and rational application of limited resources to multiple needs and objectives in the community identified in the 2010-2014 Strategic Plan. To the greatest extent possible, this Action Plan addresses prioritized needs of the community's deteriorating public facilities and infrastructure while it also supports efforts to meet public service and employment needs of low- and moderate-income

persons. The plan supports efforts to preserve and expand the affordable housing stock for renters and owners alike and the preservation of the affordable housing stock continues to be a paramount objective. While great progress has been made to abate the foreclosure and abandonment crisis, the problem continues and efforts will be sustained to prevent residential property foreclosures and abandonment which produce serious, deleterious effects on previously stable low and moderate income neighborhoods. Under the 2010-2014 Strategic Plan, each successive year's annual plan has been designed to build upon the achievements of the previous year and this is certainly the case for FY2013.

More than ever before, the City of Revere is fully engaged with an array of housing and service providers working in the interests of low and moderate persons on multiple levels and fronts. In this fourth program year the City of Revere, under the leadership of the Mayor and acting through the staff of the Department of Planning and community, will continue to coordinate actions in a high level of cooperation with other providers working to address housing and community development needs of low and moderate income residents.