



**City of Quincy, Massachusetts**

**&**

**The Quincy HOME Consortium**

**2011 – 2012 Action Plan**

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**City of Quincy, Massachusetts  
&  
The Quincy HOME Consortium  
Second Program Year (2011-2012) Action Plan**

**EXECUTIVE SUMMARY**

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

This annual Action Plan contains the objectives and outcomes, which the City of Quincy, Massachusetts and the Quincy HOME Consortium propose to accomplish over the next program year, beginning July 1, 2011 and ending June 30, 2012. The proposed activities will be funded by the U.S. Department of Housing and Urban Development (HUD), under the American Recovery and Reinvestment Act (ARRA), Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Emergency Shelter / Solutions Grant (ESG) programs. This annual action plan also illustrates the proposed activities, which will be funded under the McKinney-Vento Homeless Assistance Program over this Program Year.

**Objectives and Outcomes**

Consolidated funds for the 2011-2012 program year will be allocated among the following nationally reportable objectives and outcomes:

**Objectives**

- Enhance Suitable Living Environment (SL)
- Create Decent Housing (DH)
- Provide Economic Opportunity (EO)

**Outcomes**

- New / improved Availability / Accessibility
- New / improved Affordability
- New / improved Sustainability

## Enhance Suitable Living Environment

Twenty-one (21) projects will be funded in the 2011-2012 program year to make services and facilities available or accessible to low- and moderate-income people and/or to limited clientele with a presumed benefit, as a means of addressing issues in their living environment. As a result, these projects will directly enhance the suitable living environment of residents through new or improved accessibility, affordability, or sustainability. The projects under this category are as follows:

Agency	Program	Unit Type	# Units
Asian American Service Association	Wollaston Senior Center	Individuals	200
Council on Aging	Transportation	Individuals	3,240
Father Bill's & MainSpring	Emergency Shelter / Solutions Grant (ESG)	Individuals	996
Father Bill's & MainSpring	Homeless Veterans Reintegration Program (HVRP)	Individuals	145
Houghs Neck Community Council, Inc.	Programming for: Youth, Women, Community, and Seniors	Individuals	500
Maria Droste Services, Good Shepherd	Mental Health Counseling	Individuals	25
Montclair / Wollaston Neighborhood Association	Provide musical instruments to youth; Senior Newsletter and Workshops	Individuals	30
North Quincy Community Center	Programming for: Community and Seniors	Individuals	200
Office of Constituent Services - Asian Liaison	Translation, counseling, outreach services	Individuals	1,600
Office of Constituent Services - Commission on the Family	Parent Child - Home Program (PCHP)	Individuals	15
Office of Constituent Services - Commission on the Family	Parent-to-Parent	Individuals	300
Quincy After School Program	Tuition Scholarship Fund	Individuals	9
Quincy Community Action Program (QCAP)- Southwest Community Center	Emergency Food Center	Individuals	3,300
Quincy Public Schools - Adult and Continuing Studies	Adult Special Education	Individuals	20
South Shore Elder Services	Meals on Wheels - Disabled under 60 program	Individuals	4
South Shore YMCA - Community Center Youth Programs	Out of School Time Activities at North Quincy Community Center, Ward II Community Center, and Ward IV Neighborhood Center	Individuals	85
South Shore YMCA - Germantown Neighborhood Center	Food Pantry	Individuals	4,000
South Shore YMCA - Germantown Neighborhood Center	Programming for: Youth, Community, and Women	Individuals	2,350
South Shore YMCA - Quincy Parent Advisory Council	Teen Center Social Group for Adolescents with Special Needs	Individuals	10
Squantum Community Center	Programs for Seniors	Individuals	100
<b>TOTAL</b>			<b>17,129</b>

TBD	TBD	Public Facility	1
<b>TOTAL</b>			<b>1</b>

## Create Decent Housing

Twenty (20) projects will be funded in the 2011-2012 program year to create decent housing with new or improved availability, affordability, or sustainability. In addition to improving the quality of life for residents in these units, other housing-related projects, (such as fair housing counseling, first time homebuyer programs, and a transitional housing program) will directly benefit both individuals and households. The projects under this category are as follows:

<b>Agency</b>	<b>Program</b>	<b>Unit Type</b>	<b># Units</b>
City of Quincy Health Department	Code Inspections	Units	425
City of Quincy Office of Housing Rehabilitation	Single Family Housing Rehabilitation	Units	5
City of Quincy Office of Housing Rehabilitation	Multi Family Housing Rehabilitation	Units	2
City of Quincy PCD	Rental Production, non-CHDO	Units	2
Neighborhood Housing Services	Multi Family Housing Rehabilitation	Units	2
Neighborhood Housing Services	Single Family Housing Rehabilitation	Units	10
Neighborhood Housing Services & Quincy Community Action Program	Quincy CHDO Affordable Housing	Units	4
Fr. Bills & Mainspring, Inc.	Permanent Housing for victims of domestic violence	Units	26
Fr. Bills & Mainspring, Inc.	Permanent Housing for Disabled Adults	Units	4
Fr. Bills & Mainspring, Inc.	Permanent Housing for Homeless Families	Units	34
Fr. Bills & Mainspring, Inc.	Permanent Housing for Homeless Individuals	Units	20
Fr. Bills & Mainspring, Inc.	Tenant Based Rental Assistance Shelter+Care	Units	108
Fr. Bills & Mainspring, Inc. Town of Braintree	Braintree Tenant Based Rental Assistance	Units	9
Holbrook Planning & CD	Holbrook Rehab	Units	2
Weymouth Planning Department	Weymouth Rental Production CHDO	Units	4
Weymouth Planning Department	Weymouth Rental Production non-CHDO		4
<b>TOTAL</b>			<b>661</b>

Quincy Community Action Program	Fair Housing Counseling	Households	80
City of Quincy Planning Department	Quincy First Time Home Buyer Program	Households	2
Braintree Planning & CD	Braintree First Time Homebuyer Program	Households	3
Milton Department of Planning	Milton First Time Homebuyer Program	Households	1
Weymouth Planning Department	Weymouth First Time Home Buyer Program	Households	5
<b>TOTAL</b>			<b>91</b>

## Provide Economic Opportunities

Five (5) projects will be funded in the 2011-2012 program year, with goals to provide economic opportunity through new or improved accessibility, affordability, or sustainability. The projects under this category are as follows:

Agency	Program	Unit Type	# Units
Fr. Bills & Mainspring, Inc.	South Shore Housing and Employment Initiative	Individuals	30
<b>TOTAL</b>			<b>30</b>

City of Quincy Planning Department and Public Works Department	Public works reconstruction/renovation/repair	Streets	4
City of Quincy Public Works Department	Quincy Center Business District Revitalization	Streets	4
City of Quincy Public Works Department	Brewer's Corner Neighborhood Revitalization	Streets	3
<b>TOTAL</b>			<b>11</b>

Quincy 2000 Collaborative	Commercial Loan Program	Businesses	2
<b>TOTAL</b>			<b>2</b>

## Outreach to Minority & Women Owned Business:

Recognizing the growing number of businesses owned and operated by Asian entrepreneurs and Asian consumers in Quincy, Quincy 2000 Collaborative (part of Quincy Chamber of Commerce) provides a way to improve communications and strengthen the business environment, through its Asian Business Partnership. With the Asian Business Partnership Initiative, Quincy 2000 has created a bridge to connect the Asian business community to its programs and services as well as to other businesses.

The Partnership's vision is to create economic growth within the City of Quincy that values all cultural, linguistic, racial and ethnic distinctions; and its Mission is to promote business opportunities for all, and to encourage the patronage of all businesses within the City of Quincy.

### GOALS:

1. Identify the needs and impediments of Asian businesses that may restrict their growth and development.
2. Formulate an approach to create the associated educational, financial and social networks/partnerships to support the Asian business community.
3. Increase the Asian business community's presence and involvement within the overall business community.
4. Strengthen the mutual understanding of, and respect for Asian and Non-Asian business practices/norms and cultures.

To accomplish these goals, Quincy 2000 Collaborative offers bi-lingual support and translation services to the Asian business community. Asian business owners are encouraged to attend monthly meetings held in each of the city's smaller business areas, as well as attend other business development events/programs throughout the year. In October of 2005 the Asian Business Partnership sponsored a Multi-cultural Business Expo to increase the exchange of commerce between Asian and Non-Asian businesses.

The City of Quincy will seek to broaden its outreach to women-owned businesses through expanding its advertising of all major bids in women-focused newspapers where applicable.

## **Evaluation of Past Performance**

The City of Quincy and the Quincy HOME Consortium evaluates performance of each program year through publication of an annual Consolidated Annual Performance and Evaluation Report (CAPER). Included in the CAPER are the *Housing Needs* table, *Community Development Needs* table, and *Non-Homeless Special Needs* table. The City and Consortium submits to HUD on an annual basis two copies of the CAPER. The City and Consortium will continue this practice in order to evaluate past performance.

## 1. GENERAL QUESTIONS

*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.*

*Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year and the rationale for assigning the priorities.*

*Describe actions that will take place during the next year to address obstacles to meeting underserved needs.*

*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 made available to address priority needs and specific objectives identified in the strategic plan.*

### 1.1. Maps

Please refer to **Attachment B** for the following maps that illustrate socioeconomic conditions for the City of Quincy and the member communities of the Quincy HOME Consortium:

- Quincy HOME Consortium- 80% of Area Median- Income Block Grants
- Town of Weymouth Locus
- Town of Braintree Locus
- Town of Holbrook Locus
- Town of Milton Locus

In addition, Attachment X of the 2010-2014 Consolidated Plan includes the following:

- South Shore Transportation Network
- Public Transportation and Low/Moderate-Income Areas
- City of Quincy, Ward 1 Eligible Streets
- City of Quincy, Ward 2 Eligible Streets
- City of Quincy, Ward 3 Eligible Streets
- City of Quincy, Ward 4 Eligible Streets
- City of Quincy, Ward 5 Eligible Streets
- City of Quincy, Ward 6 Eligible Streets

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## **1.2. Narrative**

The Quincy HOME Consortium involves the following communities: Quincy, Weymouth, Braintree, Milton, and Holbrook.

### **1.2.1. The City of Quincy**

The City of Quincy has a land area of about 17 square miles and is located on the Boston Harbor and Quincy Bay. It is known by outsiders as the City of Presidents, but is known by residents as a vigorous urban commercial and business center serving the surrounding towns in Norfolk and Plymouth counties. First settled in 1625 by traders, Quincy was established as a town in 1792 and incorporated as a city in 1888. The original rural agricultural economy was quickly supplemented by fishing and then shipbuilding and granite quarrying. The Quincy quarries provided the granite for the Bunker Hill Monument among other famous structures, while the descendent of previous yards, the Fore River shipyard, built and launched many of the merchant and naval ships that sailed the world's oceans until long past the Second World War. Immigrants from Italy, Sweden, Finland, Scotland and Ireland came to work in the shipyards and granite quarries. English settlers retaining farms in Quincy into the 18th century included the Adams family, two of whose members became ambassadors, legislators and presidents; and John Hancock, the first signer of the Declaration of Independence. John Adams followed George Washington as president of the United States and his son, John Quincy Adams, followed Thomas Jefferson as President. The relatively modest Adams homestead still stands in its orchard and garden in Quincy, one of the many things that draw visitors to the City. Linked to Boston by rapid transit, Quincy now has some characteristics of a suburban bedroom community, including comfortable and pleasant neighborhoods, while retaining the earmarks of an urban center with its strong commercial and shopping areas. (Information provided by the Massachusetts Historical Commission).

### **1.2.2. The Town of Weymouth**

The Town of Weymouth has a total land area of 21.6 square miles and is the second oldest town in the Commonwealth, dating from 1622 when it was founded as "Wessagusset". Renamed Weymouth in 1635, the Town was boosted in that year by the arrival of 100 settlers from its namesake in England. The early settlement was incorporated into the Massachusetts Bay Colony, and slowly grew as a fishing and agricultural community. By the time of the American Revolution, the colonial settlement had a population of 1,470 people. The Town added some 21,000 new residents in the fifteen years between 1945 and 1960. Bisecting the Town in 1956, Route 3's opening, combined with the elimination of commuter rail service, was a major impact on Weymouth and the South Shore. With the advent of the expressway and other new road construction, the majority of residents commuted to other locations for their jobs. The shoe factories closed and the local economy became largely based on smaller service, retail and some wholesale operations to support the new neighborhoods. Weymouth was increasingly serving as a suburb in the Boston region, where better paying jobs in the city and a good road system to get

there allowed a segment of the population to achieve their desire to live in relative comfort. (Information provided by the Town of Weymouth).

### **1.2.3. The Town of Braintree**

The Town of Braintree has a land area of 13.89 square miles. Braintree was founded on land first colonized in 1625 by Captain Wollaston, and initially named Mount Wollaston. Under the rule of Thomas Morton it was renamed Merry Mount. The area was resettled and incorporated as the Town of Braintree, named after the English Town of Braintree in 1640, on land which is now part of the current Town of Braintree, from which Randolph, Holbrook, the City of Quincy, and part of Milton were split off. Braintree is the birthplace to Presidents John Adams, and John Quincy Adams, as well as statesman John Hancock and General Sylvanus Thayer. Braintree is also the site of the infamous Sacco and Vanzetti murders as well as the retirement home of the co-inventor of the telephone Thomas Watson. Incorporated in 1640, Braintree has a rich history and a promising future. The community has a good mix of established neighborhoods, small clusters of new homes and several condominium complexes. There is a strong business base which includes one of the largest regional shopping centers in the northeast, the South Shore Plaza. Attractive office and industrial parks are located in the town as well, because of its ideal location. Braintree is a mature community with a broad residential and business base that is positioned for controlled growth in the coming years. (Information provided by the Town of Braintree).

### **1.2.4. The Town of Milton**

The Town of Milton has a land area of 13.28 square miles and is a contemporary suburban community that prides itself on a rich historical heritage, tree-lined streets, and acres of protected open space. Settled in 1640, Milton was once part of Dorchester, MA and was referred to as “Unquety”, the term used by the Neponset Tribe of the Massachusetts Indians as meaning “Lower Falls” which was translated into the Lower Mills after the establishment of the Stoughton Grist Mill in 1634. In 1662, “that part of the Town of Dorchester which is situated on the south side of the Neponset River commonly called “Unquatiquisset” was established as an independent town and named Milton in honor of Milton Abbey, Dorset, England. Milton still retains a good many 19th century country houses and estates and early 19th century workers' housing, including the Forbes House and the Suffolk Resolves House, and field stone walls forming property boundaries are not uncommon. Milton has several small commercial areas including Milton Village and East Milton Square. Current Town plans include making improvements to the Milton Village area. This includes streetscape improvements to Adams Street and Central Avenue, four station rehabilitation projects along the Red Line’s Trolley Service and a new zoning overlay district to encourage revitalization. (Information provided by the Town of Milton).

### **1.2.5. The Town of Holbrook**

The Town of Holbrook has a land area of 7.32 square miles. Originally, Holbrook was inhabited by the Algonquian-speaking peoples. In 1710, the town was first settled by Europeans. Originally, the town of Holbrook was a part of Old Braintree. During the 18th and 19th centuries, the industries of Holbrook mainly involved cottage trades and farming. It was incorporated on February 29, 1872. Prior to its incorporation, the town was known as East Randolph. The town was named after Elisha N. Holbrook who, upon its incorporation, provided funds for the library and town hall. During the American Civil War, many residents of Holbrook served the Union Army. (Information available at citytowninfo.com).

### **1.3. Characteristics**

*Metropolitan Statistical Area:* Boston-Cambridge-Quincy, MA-NH (4,411,835)

#### **1.3.1. Populations for each City or Town in Consortium**

*Quincy:* 88,025 (2000 census); 92,339 (2008 population estimate, census.gov)

*Weymouth:* 53,988 (2000 census); 53,261 (2008 population estimate, census.gov)

*Braintree:* 33,828 (2000 census); 35,294 (2008 population estimate, census.gov)

*Milton:* 26,062 (2000 census); 26,187 (2008 population estimate, census.gov)

*Holbrook:* 10,785 (2000 census); 10,644 (2008 population estimate, census.gov)

### **1.4. Transportation**

Quincy, Weymouth, Braintree, Milton and Holbrook are situated in the Greater Boston Area, which has excellent rail, air, and highway facilities. State Route 128 and Interstate Route 495 divide the region into inner and outer zones, which are connected by numerous "spokes" providing direct access to the airport, port, and intermodal facilities of Boston.

#### **1.4.1. Major Highways**

Principal highways are the Southeast Expressway (State Route 3) and State Route 128, I-93 (which runs concurrently with U.S. 1) and Route 3, as well as 37, and 53. Automobile routes 28 and 138 run north and south across Milton.

## **1.4.2. Rail**

### ***1.4.2.1. Quincy***

MBTA Red Line subway service is available from Quincy Adams (time to Park Street: 22 min; 2,227 MBTA parking spaces), Quincy Center (20 min; 872 spaces), Wollaston (17 min; 522 parking spaces), North Quincy (15 min; 387 spaces). Conrail and the Quincy Bay Terminal Railway provide freight service to Quincy.

### ***1.4.2.2. Weymouth***

Weymouth is served by three MBTA Commuter Rail stations: two on the Greenbush Line, at Weymouth Landing and near Jackson Square, and one on the Old Colony Line at South Weymouth.

### ***1.4.2.3. Braintree***

Commuter rail service to South Station, Boston, is available on the Middleboro & Plymouth lines from the Rail Station located on Union Street. Rail service on the Greenbush line started up in late 2007. The MBTA Red Line is also accessible at the same location.

### ***1.4.2.4. Milton***

Milton lies within the Massachusetts Bay Transportation Authority district. Fixed-route service includes the Ashmont-Mattapan High Speed Line, a light rail extension of the Red Line. Milton has 4 stops on the MBTA Red Line: Milton, Central Avenue, Valley Road, and Capen Street.

### ***1.4.2.5. Holbrook***

Commuter rail service to South Station, Boston, is available on the Middleboro line from the Holbrook/Randolph Rail Station located on the Holbrook/Randolph Town line and Union Street (Route 139).

## **1.4.3. Bus**

Quincy, Weymouth, Braintree, Milton, and Holbrook are all members of the Massachusetts Bay Transportation Authority (MBTA). The MBTA also provides THE RIDE, a paratransit service for the elderly and disabled.

#### **1.4.4. Boat**

Harbor Express operates high-speed commuter boats between the Fore River Shipyard at the Quincy-Weymouth town line and Logan Airport and downtown Boston/Rowes Wharf.

### **1.5. Basis for Allocating Investments Geographically**

The priorities for allocating investments geographically were based on the locations of low- and moderate-income households or persons being targeted. The Service (or geographic) Areas of many of the City's housing and homeless projects are City-wide because they are targeted to meet the needs of low- and moderate-income households and persons throughout the City. The same is true for certain public services, such as the Asian Liaison program that assist low- and moderate-income Asian-American residents across Quincy who do not speak or understand English well.

However, where there is concentration of low- and moderate-income households or persons with specific community development needs in certain neighborhoods, the City's projects, programs or activities were designed to address such a need in those specific areas. For example, Area Benefit Neighborhood Centers and Associations, represents public service programs that will be implemented in neighborhood centers to benefit particular low- and moderate-income neighborhoods or Census tracts. Similarly, Limited Clientele Neighborhood Centers and Associations, represent public service programs that will be implemented by neighborhood centers that service limited-clientele and/or low- and moderate-income persons residing in specific Census tracts. In addition, part of the City's CDBG funds will be used for several public service programs for many groups that are presumed to have low to moderate income. They include programs for seniors and homeless individuals. Furthermore, the City set aside CDBG funds for public works that will benefit specific low-moderate income areas and public facilities that address the needs of low- and moderate-income persons or neighborhoods (e.g. Germantown).

The areas of minority concentration in Quincy are North Quincy and Germantown. The minorities in North Quincy are primarily Asian-Americans and for that reason, the City is providing CDBG funds to Asian programs that will be undertaken by the Asian American Services Association and the North Quincy Community Center, both of which are located in North Quincy. The minorities in Germantown are more diverse and for that reason, the City has provided CDBG funds for the various public services programs and the physical expansion of the Germantown Neighborhood Center. Other CDBG projects that will assist the minorities are City-wide in scope, such as the Asian Liaison and Asian American Service Association programs.

Programs, projects and activities that will be funded with CDBG, HOME and ESG funds are intended to meet the underserved needs of housing, the homeless, public services, and community development. Where site-specific activities have not been identified within specific Projects, priority will be given to those that meet the more urgent underserved needs.

## **1.6. Actions to Address Obstacles to Meeting Underserved Needs Geographically**

### **1.6.1. Geographic Isolation and Transportation**

Within the City of Quincy, there is a viable transportation network to address the obstacle of geographic isolation and transportation. The City of Quincy is part of the MBTA service area. The City also funds transportation for the City's elders for both medical and social needs.

### **1.6.2. Language Barriers**

The City of Quincy has prepared a Language Assistance Plan which will address the language barriers within the City.

### **1.6.3. Capacity within the service provider area**

The City of Quincy provides Technical Assistance to its service providers.

### **1.6.4. Funding**

The City of Quincy allocates its funding, to the best of its knowledge, in the most efficient and effective way possible.

## **1.7. Resources Available to Address the Needs Identified in the Plan**

Please refer to the Statement of Resources (Schedule B) in section 21.

## 2. MANAGING THE PROCESS

*Identify the lead agency, entity, and agencies responsible for administering programs covered by the Consolidated Plan.*

*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.*

*Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.*

The Quincy Department of Planning and Community Development will continue to oversee the disbursement and administration of CDBG, HOME and ESG funds in relation to programs operated by subrecipients and subgrantees, who utilize these resources to address the priority needs identified within the 5-Year Consolidated Plan and One Year Action Plans.

The lead community for the Quincy HOME Consortium is the City of Quincy. The lead entity overseeing the development of the plan for the Consortium is the Quincy Department of Planning and Community Development, under the governance of Hon. Thomas P. Koch, Mayor. The Quincy HOME Consortium consists of the following communities: City of Quincy, Town of Weymouth, Town of Braintree, Town of Holbrook, and the Town of Milton.

City departments and agencies, such as Public Works and the Health Department, also serve as subrecipients for relevant projects. The City conducts its economic development programs through the Quincy Chamber of Commerce Quincy 2000 Collaborative – a public/private subrecipient, and many of the programs involved in the implementation of the Consolidated Plan leverage private resources through the federal funds they receive. In addition, the grantee has hired an Economic Development Coordinator, who is responsible for enhancing coordination with private industry, businesses, developers, and social service agencies.

A listing of the agencies that will be responsible for administering the programs covered by this Action Plan may be found in the Executive Summary above and/or in the Listing of Projects at Section 20.

### 3. CITIZEN PARTICIPATION

*Provide a summary of the citizen participation process.*

*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.*

*Provide a summary of citizen comments or views on the plan.*

*Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

#### 3.1. Citizen Participation Plan

The Consolidated Plan regulations (24 CFR 91.105) state that each jurisdiction must adopt a citizen participation plan. The full text of the City of Quincy and the Quincy HOME Consortium Citizen Participation Plan can be found in the Appendix of the 2010-2014 Consolidated Plan.

#### 3.2. Citizen Participation Process

*Figure 3.1. Senior Focus Group (11/17/09). In addition to the discussion, the seniors at the roundtable also complete the community needs survey.*



A number of methods were employed to gather input from Quincy residents, non-profit organizations and agencies, and members of the business community through focus groups, round tables, surveys, and public hearings.

The survey results are based on 100 surveys distributed throughout the City of Quincy at community centers, focus groups, and technical assistance workshops. The survey asked public opinion on City priorities in the following categories: Housing Objectives, Community Facilities, Economic Development, Public Facilities & Services, Special Needs Facilities & Services, Infrastructure, and Homeless Services. Each category listed several objectives within the category, asking if each objective is a priority with the choices of “YES,” “NO” or “UNKNOWN.” Top objectives in each category were identified on the survey by the highest

number tallies of “YES” during tabulation. It also requested public opinion and experience with Fair Housing. And finally, the survey requested any additional comments on these issues.

As an effort of outreach to the largest, non-English speaking group in Quincy, an opportunity to hear the survey translated into Chinese was available to this particular population.

The City hosted several focus groups and round tables reaching City wide and focusing narrower on specific topics such as elder needs, youth in Germantown (a target LMI community), and economic development.

The documentation for these outreach efforts, including the survey, survey tabulation, focus group reports, presentation of results, and minutes from the public hearings can be found in the Appendix.

A notice regarding the two public hearings held on the plan also ran in the local Quincy newspapers at least ten days prior to the meeting and provided the location, time of the hearing and information on the anticipated funding. A link to the draft plan was placed on the City of Quincy website at <http://www.quincyma.gov>. In addition, the draft plan was available for comment at the main Branch of the Thomas Crane Public Library.

### **3.3. Summary of Citizen Comments or Views on the Plan**

There were no Citizen Comments or Views on the Plan.

## **4. INSTITUTIONAL STRUCTURE**

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

### **4.1. Administration**

In terms of administration, Program Managers within the City of Quincy Department of Planning and Community Development (PCD) are responsible for managing all federal funds associated with the project categories identified within these plans.

After the City’s mayor approves the annual budgets associated with CDBG, HOME, ESG, and McKinney funds, it is PCD’s responsibility to ensure all resources are expended according to Federal and City regulations and program guidelines. In turn, Quincy PCD is subject to periodic financial audits by the City and HUD. In addition, PCD is also required by HUD to complete a Consolidated Annual Performance and Evaluation Review (CAPER) to report on its accomplishments, expenditures, and effectiveness in implementing the goals within these plans.

## **4.2. Quincy Neighborhood Based Programs**

Quincy's emphasis on neighborhood based programs provided by local community centers has allowed the City to aggressively target high priority needs in low to moderate-income areas. It has also reduced overlap and redundancy in programs that would otherwise serve the same constituents and areas across the City.

## **4.3. City Departments and Local Non-Profit Organizations**

The City/Consortium utilizes many City departments as well as local non-profit organizations to plan and implement programs that support their mission for the benefit of low to moderate income persons.

## **4.4. Strengths and Gaps in the Delivery System**

In terms of strengths in the delivery system, the institutional structure, by and large, is in place to carry out the Consortium's housing and community development plan. The City, through its Department of Planning and Community Development, has been involved in the planning and implementation of CDBG, HOME, ESG and McKinney-Vento Homeless Assistance programs in the City/Consortium since these individual programs were created. With respect to public facilities renovations and housing rehabilitation programs, the City's Office of Housing Rehabilitation has existed for over 30 years. Most of the City's subrecipients have received CDBG and HOME funding and therefore are well aware of the appropriate regulations and have expertise specific to the activities that they undertake with Consortium assistance.

The gaps in the delivery system are in the form of varying degrees of limitations in terms of manpower capacity and other resources among the different organizations involved in the planning and implementation of the various components of the Consortium's housing and community development plan, as outlined below:

- Public Services – Many of the public service providers have limited resources, i.e. staff, technology, money. The Department of Planning and Community Development will offer technical assistance to encourage collaboration among agencies, support volunteer initiatives, and pass along information about other grants and resources available in the public service sector.
- Housing Development – There are two CHDO designated organizations in the Consortium, both of which have access to various resources.

## **4.5. Technical Assistance**

The Department of Planning and Community Development (PCD) intends to continue providing organizations involved in these types of activities with as much technical assistance as possible to help make their activities a success. For the past 15 years, PCD has conducted 2-3 training

workshops a year to assist subrecipients in meeting their grant obligations and improve their program operations.

## **4.6 Public Housing Authorities**

### **4.6.1. Quincy Housing Authority**

The City fosters coordination between public housing and assisted housing providers by appointment of Quincy Housing Authority (QHA) staff on a variety of City Boards. In addition, the City works closely with the local public housing agency to assist residents that are participating in the Family Self-sufficiency Program with home ownership opportunities. The City coordinated outreach to public housing residents to work with non-profit housing agencies to stabilize housing and create housing opportunities.

In Quincy, four of the five Commissioners are appointed by the Mayor and confirmed by the City Council. Of these four, one represents labor groups and another represents resident groups. The fifth Commissioner is appointed by the Governor through the Massachusetts Department of Housing and Community Development.

The Quincy Housing Authority and the City of Quincy, especially through the Department of Planning and Community Development often collaborate on many housing and community development issues and programs or projects. The QHA has representatives to City committees such as the Fair Housing and Affordable/Inclusionary Housing committees. It has actively participated in the planning and implementation of the Germantown Neighborhood Center. In turn, the City has supported QHA initiatives such as the construction of the boardwalk in Germantown and the handicapped accessibility projects in the QHA Computer Center.

The QHA however makes its own decision about hiring, contracting and procurement, and capital improvement and modernization, as it is basically an independent entity from the City. However, the City is expected to be involved when the QHA starts considering new developments or demolishing or disposing public housing units.

### **4.6.2. Weymouth Housing Authority**

The Weymouth Housing Authority (WHA), incorporated in 1948, is an independent government body that owns and manages five housing complexes for families and/or the elderly, including three state complexes and two federal ones. The WHA ensures that low income families and seniors have decent, safe, and affordable housing. It has a staff of 19, a five-member Board of Commissioners, appointed by the Mayor, to establish policies, and an annual operating budget of \$4.5 million.

In all five housing complexes combined there are 475 units for families and/or the elderly. The WHA also manages 325 units through the voucher program. See the table on the next page for data on handicapped accessibility and resident waiting lists. Also see the tables in Section 8 for details on each of the five WHA housing complexes and on the voucher program. Section 8

identifies the strategies and objectives for meeting public housing needs. The WHA is not classified as “troubled” by HUD and does not anticipate losing any housing units from its existing inventory.

WHA tenants are able to participate in operating the housing authority. Each housing development has a tenant-based organization that meets regularly with a WHA representative. The WHA has a Resident Advisory Board, with two residents from each development<sup>1</sup>, and representatives from the WHA. The Board meets quarterly to discuss policies and needs.

According to a recent Massachusetts Assisted Housing Inventory, Weymouth has 1,827 subsidized units totaling 8.1% of the housing stock. This total includes 229 units of family public housing, 246 elderly units, 100 units under the Massachusetts Rental Voucher Program (MRVP), 66 Federal Section 8 Enhanced Vouchers and 159 Federal Housing Choice vouchers.

The WHA also works with other agencies like health providers and the Weymouth Police Department to address issues and assist residents. There is a Drug Prevention Task Force that combat crime and drugs in public housing.

### **4.6.3. Braintree Housing Authority**

The Braintree Housing Authority (BHA) is committed to providing low-income housing opportunities to persons who qualify under the rules and regulations that govern eligibility for both state and federal housing programs. The Authority is located at 25 Roosevelt Street, Braintree, MA. The Executive Director reports to a Board of Commissioners, which consists of four elected officials and one official appointed by the Governor.

The Authority maintains the following housing programs:

- “667” State-aided housing for the elderly/disable – 162 one-bedroom units
- “667” State-aided congregate units for the elderly/disable – 17 efficiency type units
- “705” State-aided family housing – 3 single family homes and two 2-family homes. All contain three bedrooms.
- Massachusetts Rental Voucher Program – 24 units, (consists of 1 & 2 bedrooms) for the elderly at Independence Manor and 60 family units, (consists of 1, 2 & 3 bedrooms) at Skyline Apartments.
- Department of Mental Health – 8 units located in private housing at various locations in Braintree
- Section 8 Housing Choice Voucher Program – 395 vouchers

The BHA also administers a successful Family Self-sufficiency program and a Homeownership program with funding provided by HUD. The BHA is the monitoring agent for the 52 affordable units at Turtle Crossing.

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1 Typically, the president of each of the five tenant associations is on the Board.

#### **4.6.4. Milton Housing Authority**

The Milton Housing Authority (MHA) manages public housing units and Section 8 housing vouchers to benefit low to moderate-income families, seniors and special needs individuals. The Executive Director is appointed by a five-member Board of Commissioners, which consists of four elected members and one member appointed by the Governor.

The MHA is a state agency responsible for the administration of Elderly/Disabled and Family housing in Milton. The Authority manages 39 one-bedroom units of elderly/disabled housing and 12 units of family housing.

The MHA administers 144 Housing Choice Vouchers.

#### **4.6.5. Holbrook Housing Authority**

The Holbrook Housing Authority (HHA) manages public housing units and Section 8 housing vouchers to benefit low to moderate-income families, seniors and special needs individuals. The Executive Director is appointed by a five-member Board of Commissioners, which consists of four elected members and one member appointed by the Governor.

The HHA manages 74 one-bedroom units of elderly housing. Ten of those units (13.5%) are designated for individuals under 60 years of age who are disabled. The HHA also has ten three-bedroom family units and administers six MRVP Mobile Vouchers, two project-based MRVP Vouchers, and two AHVP Vouchers. The Dedham Housing Authority currently administers the Authority's 82 Section 8 Vouchers.

## **5. MONITORING**

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

### **5.1. Memoranda of Agreement or Contracts**

The City and the Consortium execute memoranda of agreement or contracts with subrecipients that contain, among others, scope of services and performance goals (outputs and outcome) with respect to the use of CDBG, HOME, ESG, and McKinney funds. In addition, the City and the Consortium conduct monitoring visits of these subrecipients and assist them with technical assistance to aid them with program planning and implementation.

### **5.2. IDIS**

The Consortium will collect performance information on active activities that will be evaluated and entered regularly in the Integrated Disbursement Information System (IDIS). For example, public services beneficiary information will be entered at least quarterly in the IDIS system. The respective program managers of both communities meet regularly with their respective subrecipients and CHDOs to keep track of project status and issues. Agreements with subrecipients state that the Consortium will reserve the right to withhold payment or release of funds if beneficiary reports are not submitted and if their accomplishments do not meet agreed-upon performance goals.

### **5.3. Performance and Compliance Issues**

As it had done in the past, the Consortium is prepared to reduce or discontinue funding of subrecipients that have problems with timeliness of expenditures or other performance or compliance matters. With respect to Public Works projects, the Quincy PCD and DPW have executed a Memorandum of Understanding that spells out roles and expectations relative to CDBG funded projects.

## **6. LEAD BASED PAINT**

*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.*

### **6.1. Quincy**

The City of Quincy needs to address the lead-based paint hazard issues in most neighborhoods and increase public awareness about the health effects of improper de-leading activities, as well as lead poisoning in general. Approximately 66% of the City of Quincy's housing stock (33,993 housing units built before 1978) is likely to contain lead paint. Based on national statistics, 17% of these or 5,779 units can be assumed to house children under age seven, and 8.1% (or 2,753) units can be assumed to be occupied by low/moderate income families. The Consortium through a lead paint hazard control grant from HUD was able to complete the abatement of 50 units over five years between 1999 and 2002. However, the inventory of homes with lead paint in the Consortium is so large that further resources will be needed to mitigate the hazard.

In 2009, the City of Quincy, as lead subrecipient for the Quincy HOME Consortium, applied for Lead Abatement Gap Filler VI Grant funds from the Massachusetts Department of Housing and Community Development (DHCD). The City was previously awarded funds under Gap Filler V, which were used to clear 10 units Consortium-wide.

The City will continue to use its Housing Rehabilitation programs as the main vehicle for disseminating information about lead paint issues and for eliminating lead paint hazards. Please see the Office of Housing Rehabilitation brochure in section 24, "Attachments." The City of Quincy and Town of Weymouth will also partner with Neighborhood Housing Services of the South Shore to implement the program.

### **6.2. Weymouth**

The Town of Weymouth has been proactive in its efforts to conduct lead paint abatement in its older housing units. According to the US Census American Community Survey (ACS) 2006-2008 data, the Town has a significant percentage of aged housing units, with approximately 78% of its 21,691 occupied housing units having been constructed prior to 1978. With 36% of the families in the Town earning less than \$50,000 annually it can be assumed that a minimum of 36% of older units (6,090) are occupied by lower income families in this income range. Given that older housing stock is more likely to be affordable, the percentage of lower income households "at risk" is likely to be higher.

Data from the Massachusetts Childhood Lead Paint Poisoning Prevention Program (2008) indicates that of 2,275 children in Weymouth who are between the mandatory testing ages of 9-48 months, 1,780 (78%) have been screened. Of 3,811 children ages 6-72 months, 1,949 (51%) have been screened. Two cases of elevated blood lead levels in the children were reported in this

timeframe. The Town will continue its practice of outreach and education to increase screening compliance and promote awareness of lead hazards however the Department of Public Health (DPH) data indicates that although a high percentage of housing predates 1978 lead based paint prohibitions, Weymouth's lead based paint poisoning statistics show that the Town is not a "high risk" community.

According to the Comprehensive Housing Affordability Strategy (CHAS), as seen in the City of Quincy, Massachusetts & The South Shore Home Consortium 2010-2014 Consolidated Plan, a substantial percentage of affordable rental housing units were constructed prior to 1970 (53.8% [762] of units affordable to families with gross incomes <30% of median; 72.6% [1049] of units affordable to families with gross incomes <50%; and 48.7% [1,738] of units affordable to families with gross incomes <80%). Of 3,555 reported owner occupied or for sale units valued as affordable for households with incomes in the <80% income range, 2,742 were constructed prior to 1970.

The Town targets lead paint abatement efforts towards those housing units built prior to 1978, the last year in which it was legal to use lead based paint. The Town, in cooperation with CHDOs NHS will continue to participate in the Massachusetts Housing Finance Agency-sponsored "Get the Lead Out" Program subject to funding availability through MHFA. This program provides technical and financial assistance to low and moderate income owners and to investment property owners who eliminate lead hazards in owner occupied and rental properties.

Sub-contracting through NHS, the Town will abate 5 units in the next year. In addition, the Town will promote abatement of lead hazards with financial assistance to low and moderate income residents through the CDBG Housing Rehabilitation Program and through technical assistance provided as part of the Town's CDBG Housing Services.

### **6.3. The Quincy HOME Consortium**

The Consortium will also implement a comprehensive education and outreach plan that will disseminate information on abatement programs, public and childhood safety issues and lead hazard awareness. The Consortium's experience points to the importance of direct contacts. Hence, it will conduct, with the help of neighborhood associations, informational seminars in various low- and moderate- income neighborhoods, to discuss the lead paint issues and the grant directly with potential clients. To address the increasing Asian population, particularly the Chinese-speaking residents, the city's Asian Liaison Officer will assist in translating selected informational materials into Chinese and in running informational seminars for Asian residents. For the non-English speaking population, the Consortium will prepare program brochures in Chinese and place ads in both Chinese and Hispanic newspapers. The Consortium will also make presentations to Asian groups at the North Quincy Community Center and the Asian American Service Association. The Consortium plans to conduct such seminars in strategic locations in partnership with non-profit organizations that serve low- to moderate- income families with children.

Efforts will include conducting a broadcast of at least one informational seminar on local cable TV, provide program and lead related information to First Time Homebuyer classes held at

QCAP and NHS, and fair housing workshops with realtors and brokers and include such information on their websites.

## **7. SPECIFIC HOUSING OBJECTIVES**

### *Table 2A: Priority Housing Needs Table*

*Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.*

*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.*

### **7.1. Quincy**

#### **7.1.1. Housing Strategies**

- Continue support for the Inclusionary Zoning Ordinance (IZO) and work towards the creation of additional affordable housing units in the City.
- Leverage money acquired in lieu of unit creation from the IZO with other funding sources for the creation of affordable housing.
- Continue to work towards acquiring more affordable rental units for low and moderate-income individuals and families (particularly for families with more than one child and the elderly) using the City's U.S Department of HUD funding sources (CDBG, HOME and McKinney-Vento Homeless Assistance funds).
- Continue First Time Homebuyer Program that provides down payment and closing cost assistance programs to assist low and moderate income persons with making the transition from renting to homeownership.
- Continue to maintain existing affordable housing through the operation of homeowner and multi-family rehabilitation programs. When applicable, apply for Lead paint Grants, and Federal Emergency Management Agency (FEMA) Disaster Mitigation to expand existing rehabilitation activities.
- Continue support for the maintenance needs of existing affordable housing operated by non-profit or for-profit agencies.
- Continue to provide support for housing counseling services.
- Promote Fair Housing practices in the City of Quincy.
- Increase the number of documents translated into other languages, particularly Chinese and Vietnamese and the continuing need for translation services for minority families that do not speak or understand English well.
- Promote the creation of new housing in the several "village centers" found throughout the City.
- Support the creation of new housing units near the City's transit stations (Red Line, Commuter Rail, and Ferry).
- Explore any new State or Federal Affordable Housing initiatives or programs.

- Review zoning regulations and explore changes that would encourage redevelopment and in-fill development due to the lack of undeveloped residentially zoned land.
- Assist at least one (1) minority household in becoming a homeowner.

### 7.1.2. Inclusionary Zoning

In 2001, the City of Quincy passed the Inclusionary Zoning Ordinance 17.04.235. The City also established an Affordable Housing Trust Fund and an Affordable Housing Trust Fund Committee to administer affordable housing units, land, or funds contributed by developers as stipulated in the ordinance.

The order required that any development of 10 or more units that necessitates a variance or a special permit must provide 10% of the units as affordable units to low-moderate income households. The affordable units may be developed either on the site of the original development or at another location, or developers may provide 50% of 10% of the construction cost of all units developed, in lieu of on-site units.

The Affordable Housing Trust Fund Committee was created to oversee all disbursement of funds and the Department of Planning and Community Development will monitor properties for compliance of this ordinance.

Since its inception in 2001, The Quincy Inclusionary Zoning Ordinance has led to the production of 54 affordable rental units, 6 affordable homeownership units, and \$2,478,844 from fees in lieu of unit creation. This number averages out to 8.5 new units each year and \$354,120 from fees.

Table 3.1 Affordable Unit Creation & Cash in Lieu from IZO Ordinance

	2003	2004	2005	2006	2007	2008	2009	Total
Rental Units	22	0	0	29	0	1	2	54
Ownership Units	1	0	0	5	0	0	0	6
Cash in Lieu	\$0	\$0	\$1,950,844	\$358,000	\$0	\$0	\$170,000	\$2,478,844
Total Units	23	0	0	34	0	1	2	60

Source: Affordable Housing Trust Fund Committee December 8, 2009

Recent Accomplishments of the program include:

- The Affordable Housing Trust Fund Committee awarded \$300,000 to Neighborhood Housing Services of the South Shore to purchase a 17-unit Single-Room Occupancy building (SRO). \$500,000 in HOME funds was used for this project. Eleven of the units are affordable and will be provided to tenants under 80% of median income.
- The Affordable Housing Trust Fund Committee granted \$100,000 to the Office of Housing Rehabilitation (OHR) to be utilized as 2-1 match for low and moderate income households for rehabilitation projects.
- The Affordable Housing Trust Fund Committee expended \$150,000 on QCAP's rehabilitation activities associated with the creation of five (5) rental units at 388 Granite Street. \$468,000 in HOME funds were also expended on this project.

- Neponset Landing was successfully marketed and 28 rental units have been occupied by new tenants who are under 80% of median income.
- The Affordable Housing Trust Fund Committee sold two (2) affordable units on Des Moines Road.

Current projects in the pipeline include:

- The City is currently working with Neighborhood Housing Services (NHS) in the development of Winter Gardens. This current partial parking area and undeveloped lot has been subdivided from its original parcel which was improved with a three story commercial building. NHS is currently lining up funders for a new affordable housing development that will include 24-rental units that will cater to families.
- The City is currently working with Asian Community Development Corporation (ACDC) on the development of 34 new affordable housing units. ACDC has purchased an existing apartment building in the City and is looking to undertake substantial renovations of the building. Once complete the project will create 34 new affordable housing units.

The economic downturn and subsequent housing crisis of 2008-2009 did not spare the City of Quincy. Although the City did not experience the concentrations of foreclosure petitions that wiped out neighborhoods in other cities, residential building permits for new construction dropped off significantly.

### ***7.1.3. Rehabilitation Program***

The City of Quincy, through its Office of Housing Rehabilitation and Neighborhood Housing Services of the South Shore, implemented housing rehabilitation programs to eliminate code violations and substandard living conditions, and promote energy conservation. In addition, by offering low interest loans and grants, it is the hope of the City that low and moderate income people will be able to remain in their homes and not have to leave because they can't afford the maintenance.

The City of Quincy has an existing CDBG revolving loan fund that was set up years ago that this Department uses to fund part of its homeowner rehabilitation program. The city may choose to utilize some of this fund to assist a local non-profit that is considering constructing a new facility. Under this plan, the city would issue an interest-bearing loan to the non-profit. If such a plan were to proceed, the status of the project would be reported in the 2011-12 CAPER.

Please refer to Table 1C for the housing rehabilitation program goals, with respect to the renter-occupied units and owner-occupied units per year.

### ***7.1.4. Fair Housing Counseling***

The City of Quincy has a Fair Housing Committee made up of community stakeholders that meets regularly to aid the city's effort to foster a climate in which the individual human dignity and civil rights of all people are respected, and where every potential homeowner has access to

all housing regardless of race, color, religious creed, national origin, ancestry, age, children, marital status, disability, sexual orientation, public assistance recipient, or sex. Quincy Community Action Programs (QCAP) provides fair housing counseling along with educational First Time Home Buyers' Seminars. Each year over 200 households receive some type of housing counseling to educate them about affordable housing opportunities in Quincy.

### ***7.1.5. First Time Home Buyer***

Quincy offers a First Time Homebuyer Program for households earning less than 80% of median income. Funding is provided in the form of deferred loans for closing cost and down payment assistance of up to 10% of the purchase price not to exceed \$20,000. Often times, the City's program dovetails with the Massachusetts Housing Partnership (MHP) "Soft-Second" program for First Time Homebuyers. Recapture provisions state that payment in full of all principal shall be due and payable when the borrower chooses to sell, refinance, or secure a home equity loan on the house. Units must be owner-occupied for the full term of the loan. Please refer to Table 2C: Summary of Specific Housing/Community Development Objectives for more information.

### ***7.1.6. At Home in Quincy Program***

In 2010, the City of Quincy launched the "At Home in Quincy" homebuyer assistance program. Supported through the Affordable Housing Trust Fund (AHTF), the program will provide down payment assistance, mortgage insurance, and mortgage payment protection in the event of illness or unemployment for qualified households with a maximum allowable income of 120% of Area Median Income.

### ***7.1.7. McKinney-Vento Homeless Assistance Program***

The City of Quincy through the Quincy/Weymouth Continuum of Care will continue to apply for funds from HUD's McKinney-Vento Homeless Assistance Program for transitional and permanent housing. Please refer to Table 1C for more information on these programs.

Quincy endorses the "Housing First" model for the assistance given to the homeless. As a result, much of the Supportive Housing Program and Shelter Plus Care program funding goes into permanent housing for individuals and families with the local service providers bringing some of the support services to the home.

## **7.2. Weymouth**

### ***7.2.1. Funding to Address Characteristics of the Housing Market***

The Town currently receives entitlement funding from the CDBG and HOME programs, as well as applying for funds through the Continuum of Care. In addition, Weymouth has set aside funds under the Massachusetts Community Preservation Act for the development of affordable housing.

#### **7.2.1.1. Rehabilitation Needs**

The Town will continue to provide CDBG funding and technical assistance for lower income homeowners for necessary rehabilitation of its aging housing stock. Funding will be provided through a revolving loan account as low interest loans with terms and conditions designed to serve a wide range of lower income homeowners.

#### **7.2.1.2. Rental Development**

Publicly funded rental development will continue as a focus of the HOME Program. The Town will work in cooperation with non-profit and for-profit developers to increase the affordable rental inventory, through acquisition, rehabilitation, and new construction. Given limited funds available under the HOME program for development, efforts will concentrate on projects that leverage both private and state funding. Projects that address the highest need in terms of income / affordability and bedroom composition will be given highest priority in assessment of projects.

#### **7.2.1.3. McKinney Homeless Program**

Initiatives for the disabled, homeless and those at risk of homelessness will be addressed through the McKinney Homeless programs in cooperation with members of the Continuum of Care.

#### **7.2.1.4. Homeownership Assistance**

As a result of high property costs in the area, homeownership is beyond the reach of many lower income households. In an effort to bridge the affordability gap for these households, Weymouth will continue to assist first time homebuyers through cooperative efforts with local lenders, state housing finance agencies and Community Housing Development Organizations (CHDOs). Efforts will consist of HOME and publicly funded down payment assistance programs combined with subsidized mortgage financing through lenders, the Massachusetts Housing Partnership “Soft 2nd Loan Program;” and the Massachusetts Housing Finance Agency.

### ***7.2.2. Vision Statement***

The Town is committed to increasing affordable housing, promoting homeownership by low and moderate-income residents, and assisting low and moderate-income residents with home improvements through the CDBG Revolving Loan Fund. The Town will work towards ensuring that safe, decent, affordable housing is available for residents at all income levels.

The Town’s Master Plan states the goal of ensuring that 10% of all new housing units are affordable. To accomplish this, the Town will provide technical assistance to low and moderate income residents regarding housing, promote the availability of first time homebuyer programs and funding assistance, and home rehabilitation assistance for low and moderate income residents, and support efforts by CHDOs, for profit developers and non-profits to develop affordable housing.

The Town will also support the development and rehabilitation of housing for severely disabled persons and for the frail elderly. Some CDBG funding may be utilized to support rehabilitation efforts and HOME funds may be used for development of such housing.

### **7.3. The Quincy HOME Consortium**

#### ***7.3.1. Subsidy Layering Guidelines***

The Quincy HOME Consortium is using the subsidy layering guidelines outlined in HUD Notice 98-01: Layering Guidance for HOME Participating Jurisdictions. Specifically the Consortium uses the HOME Multifamily Underwriting Template available on the HUD website to evaluate projects. This spreadsheet contains most information needed to perform this evaluation including sources and uses of funds (including other federal funds), cost analysis, and gap analysis. The overall project is then examined to check if rates of return to owners and project costs are reasonable and consistent with such returns on other projects. The last step is to once again check that the project is funded with not more than the necessary amount of HOME program funds to provide affordable housing.

#### ***7.3.2. First Time Homebuyer***

The Quincy HOME Consortium offers its First Time Homebuyer Program to residents of Quincy, Weymouth, Braintree, Milton, and Holbrook with a goal of creating a more regional approach to Affordable Housing. This program utilizes HOME Program funding to provide deferred loans for first time buyers to put towards down-payment and closing costs in conjunction with private lender mortgage financing through Mass Housing Partnerships (MHP) “Soft Second Loan Program.” Resale and recapture provisions state that payment in full of all principal shall be due and payable when the borrower chooses to sell, refinance, or secure a home equity loan on the house.

#### ***7.3.3. Local & Regional Actions***

##### **7.3.1. Programming and Outreach**

The City of Quincy and the Quincy HOME Consortium implemented various activities to overcome the effects of impediments to affordable housing through programming and outreach. These efforts include:

- The City’s housing rehabilitation programs continued to implement handicapped accessibility, lead paint abatement, flood elevation and retrofitting, and regular homeowner and tenant occupied housing rehabilitation.
- The Quincy HOME Consortium worked closely with and provided funding to Quincy Community Action Program (QCAP) and Neighborhood Housing Services of the South Shore (NHS) to educate low and moderate-income households about tenants’ rights and responsibilities and First Time Home Buyer opportunities. First Time Homebuyer

Program brochures were updated and also translated into Chinese to reach the largest minority group in the City.

- The Quincy and Weymouth Fair Housing Committees held workshops to educate the public about the housing needs identified in the Impediments to Fair Housing Choice, and to garner support for addressing the housing needs in each of the communities.
- The Quincy Fair Housing Committee completed its update of the Quincy Fair Housing Plan and the Analysis of Impediments to Fair Housing and distributed the Fair Housing brochure as part of the ongoing effort to educate citizens on their rights and responsibilities along with listing the agencies that offer housing assistance in the City.
- The Quincy Consortium committed HOME Funds for the creation of affordable housing.
- Father Bill's and MainSpring provided housing referral and support services to homeless families and individuals.
- Quincy Community Action Programs (QCAP) and Neighborhood Housing Services (NHS) began offering mortgage counseling services in 2007.
- The Quincy HOME Consortium offers its First Time Homebuyer Program to residents of Quincy, Weymouth, Braintree, Milton, and Holbrook with a goal of creating a more regional approach to Affordable Housing.

Outreach efforts specifically targeting minority and disadvantaged populations are conducted through the implementation of programs directed at these groups and the use of advertisements in local printed media and cable television. The City will fund public service activities that are designed to benefit women, minorities, the handicapped, Asians and other disadvantaged groups.

### 7.3.3. Fair Housing Principals

The City of Quincy and the Quincy HOME Consortium has identified the Impediments to Fair Housing & Actions to Address Them in Section 9: Barriers to Affordable Housing. The jurisdiction will practice the City of Quincy's overall Fair Housing Principals, which are as follows:

1. **Encourage Equity:** Support public and private housing and community investment proposals that promote equality and opportunity for all residents of Quincy. Increase diversity and bridge differences among residents regardless of race, disability, social, economic, educational, or cultural background, and provide integrated social, educational, and recreational experiences.
2. **Be Affirmative:** Direct resources to promote the goals of fair housing. Educate all housing partners of their responsibilities under the law and how to meet this important state and federal mandate.
3. **Promote Housing Choice:** Create quality affordable housing opportunities that are geographically and architecturally accessible to all residents of Quincy. Establish policies and mechanisms to ensure fair housing practices in all aspects of marketing.
4. **Enhance Mobility:** Enable all residents to make informed choices about the range of communities in which to live. Target high-poverty areas and provide information and assistance to residents with respect to availability of affordable homeownership and rental opportunities in Quincy and how to access them.

5. **Promote Greater Opportunity:** Utilize resources to stimulate private investment that will promote a desirable and diverse community. Foster neighborhoods that will improve the quality of life for existing residents. Make each neighborhood a place where any resident could choose to live, regardless of income.
6. **Reduce Concentrations of Poverty:** Ensure an equitable geographic distribution of housing and community development resources. Coordinate allocation of housing resources with employment opportunities, as well as availability of public transportation and services.
7. **Preserve and Produce Affordable Housing Choices:** Encourage and support rehabilitation of existing affordable housing while ensuring that investment in new housing promotes diversity, and economic, educational, and social opportunity. Make housing preservation and production investments that will create a path to social and economic mobility.
8. **Balance Housing Needs:** Coordinate the allocation of resources to address local housing need, as identified by community stakeholders. Ensure that affordable housing preservation and production initiatives and investment of other housing resources promote diversity and social equity and improve neighborhoods while limiting displacement of current residents.
9. **Measure Outcomes:** Collect and analyze data on households Quincy including the number of applicants and households served. Utilize data to assess the fair housing impact of housing policies and their effect over time, and to guide future housing development policies.
10. **Rigorously Enforce All Fair Housing and Anti- Discrimination Laws and Policies:** Direct resources only to projects that adhere to the spirit, intent, and letter of applicable fair housing laws, civil rights laws, disability laws, and architectural accessibility laws. Ensure that policies allow resources to be invested only in projects that are wholly compliant with such laws.

#### ***7.3.4. CHDO/ Rental Acquisition Projects***

The Quincy HOME Consortium intends to use CDBG and HOME funds to create a total of 21 units of affordable housing for households below 80% of median income each year over the five years covered under our current Five Year Consolidated Plan. Annually, Quincy anticipates that CHDO agencies will create four (4) units of affordable family housing in Quincy.

In cooperation with CHDO Neighborhood Housing Services, Weymouth will complete development of 2 units of affordable housing targeted for disabled veterans. Additionally, nonprofit South Suburban Affordable Housing will complete the construction of 20 units of affordable housing. Six of the units will be HOME assisted.

Please refer to Table 1C for more information.

## 8. NEEDS OF PUBLIC HOUSING

*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 participation in homeownership.*

*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.*

### 8.1. Needs Assessment for the Quincy HOME Consortium Public Housing Authorities

#### 8.1.1. Quincy Housing Authority

The Quincy Housing Authority, located at 80 Clay St., owns and manages public housing units and administers Section 8 housing vouchers and other rental subsidies to benefit low to moderate-income families, seniors and disabled individuals. The director is appointed by the Quincy Housing Board of Commissioners, a five-member board that oversees QHA. Four (4) of its members are appointed by the Mayor, including a labor representative and a resident member. The fifth Commissioner is appointed by the Governor.

The Authority owns and manages 1,552 apartment units, 14 of the family units are leased to the City of Quincy for the operation of transitional housing programs. Rental subsidies administered by the Authority include: 721 Federal Section 8 Tenant-Based, 57 Federal Section 8 Project Based, 10 Federal Section 8 Homeownership vouchers, 98 Federal Section 8 Designated vouchers 3 MRVP mobile vouchers, 15 site based MRVP vouchers, and 13 DMH vouchers, Finally, the QHA owns 4 scattered site residences that are leased to social service agencies who provide group homes to more than 20 individuals. Assistance to the most vulnerable households is the primary mission of the Quincy Housing Authority. Currently, almost 80% of households served by the Authority fall into the extremely low-income range. More up-to-date detailed characteristics of the households served by the Authority can be found in the table below

Quincy Housing Authority Household Characteristics		
	# of Families	% of Total Families
Total Households	1,521	100%
Extremely low income <=30% AMI	1,228	80.07
Very low income (>30% but <=50% AMI)	232	15.2
Low income (>50% but <80% AMI)	61	4.01
Elderly or Disabled	1,184	77.84

<b>Quincy Housing Authority Household Characteristics</b>		
White	838	55.09
Afro-American	86	5.65
Hispanic	44	2.89
Asian	550	36.16
American Indian	3	.2

The Authority has made a strong commitment in recent years toward improving relations with tenants. Residents of each of the Elderly housing developments are represented by individual Tenant Councils, while tenants of the two Family housing developments in Germantown elect members of a joint Harborview Residents Committee. In addition, the Senior Residents Council addresses matters of concern to Elderly residents of all Authority properties. All of these bodies have direct impact on agency operations, including modernization, maintenance and policy adoption. The Resident Advisory Board provides guidance to the Authority in preparation of its annual plan and five-year Public Housing Authority Plan for HUD.

Quincy Housing Authority tenants have also benefited from expanded services. The Authority partners with Manet Community Center and South Shore Elder Services to bring to residents the medical services required by them. The Authority has conducted outreach to its residents and to tenants subsidized under the Section 8 program to provide homeownership assistance. The Authority has partnered with Quincy Community Action to provide a Head Start program and child care on site in the Germantown development. In addition, the Authority has received funding from HUD's Family Self-Sufficiency (FSS) Program to encourage higher resident earnings. Even though the amount of rent increase tenants would face with increased income is escrowed for home ownership or education, further outreach is needed to educate residents that they will not lose their homes and therefore, maximize participation in the program.

The Authority has identified a range of Community and Supportive Services provided by local non-profit and state agencies in the fields of Education, Job Training, Family Well-Being, and Recreation.

The Authority has enacted an ambitious set of improvements to its internal management and operations systems. The results of these efforts are most clearly seen in the low vacancy rate and the high rate of rent collections.

The turnover rate across all 2,473 Authority owned units and units that are leased is on average 12 units per month. The Public Housing waiting list consists of 1,327 households for Elderly-disabled units, and 1,743 households for Family units. The Section 8 Project Based waiting list consists of 181 households. See tables below for complete breakdown by type of waiting list.

<b>Housing Needs of Families on the Waiting List</b>			
Waiting list type: (select one)			
<input type="checkbox"/> Section 8			
<input checked="" type="checkbox"/> Public Housing Elderly/Disabled (combined federal and state as of 2/2/10)			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/subjurisdiction:			
	# of Families	% of Total Families	Annual Turnover
Waiting List Total	1,327	100.0%	96
Extremely low income <=30% AMI	1,167	87.94%	
Very low income (>30% but <=50% AMI)	40	3.01%	
Low income (>50% but <80% AMI)	120	9.05%	
Families with children		0%	
Elderly	576	43.4%	
Near Elderly	244	18.38%	
Families with Disabilities	507	38.2%	
Other Individuals			
White	770	58.02%	
Afro-American	131	9.87%	
Hispanic	51	3.84%	
Asian	360	27.12%	
American Indian	15	1.13%	
<b>Characteristics by Bedroom Size (Public Housing Only)</b>			
1 BR	1,253	94.42%	94
2 BR	74	5.57	2
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

\* Includes SSI/Disability between Ages 50-62.

\*\* Includes SSI/Disability under Age 50.

<b>Housing Needs of Families on the Waiting List</b>			
Waiting list type: (select one)			
<input type="checkbox"/> Section 8			
<input checked="" type="checkbox"/> Public Housing Family (combined federal and state as of 2/2/2010)			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/sub-jurisdiction:			
	# of Families	% of Total Families	Annual Turnover
Waiting list total	1,743	100.0%	50
Extremely low income <=30% AMI	1,563	89.6%	
Very low income (>30% but <=50% AMI)	162	9.2%	
Low income (>50% but <80% AMI)	18	1.03%	
Families with children	1,412	81%	
Elderly families	53	3.04%	
Families with Disabilities	43	2.4%	
White	589	33.8%	
Afro-American	466	26.73%	
Hispanic	378	21.68%	
Asian	298	17.09%	
American Indian	12	.6%	
<b>Characteristics by Bedroom Size (Public Housing Only)</b>			
1 BR	59	3.4%	1
2 BR	1,209	69.36%	39
3 BR	425	24.38%	9
4 BR	43	2.46%	1
5 BR	7	.4%	
5 BR +	0		
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			

\* Note: The QHA is not able to provide complete information regarding the number of families with disabilities on the waiting list as this is not a criteria for eligibility.

**Housing Needs of Families on the Waiting List**

Waiting list type: (select one)

- Section 8 tenant-based assistance (as of 1/22/08)
- Public Housing
- Combined Section 8 and Public Housing
- Public Housing Site-Based or sub-jurisdictional waiting list (optional)

If used, identify which development/subjurisdiction:

The Quincy Housing Authority participates in the State-wide Centralized Waiting List for Section 8 tenant-based assistance.

The Quincy Housing Authority has adopted a local preference for residents and employees of Quincy and the immediately adjacent cities and towns.

A statistical break out of this list is not available.

### **8.1.2. Weymouth Housing Authority**

The Weymouth Housing Authority (WHA), incorporated in 1948, is an independent government body that owns and manages five housing complexes for families and/or the elderly, including three state complexes and two federal ones. The WHA ensures that low income families and seniors have decent, safe, and affordable housing. It has a staff of 19, a five-member Board of Commissioners, appointed by the Mayor, to establish policies, and an annual operating budget of \$4.5 million.

In all five housing complexes combined there are 475 units for families and/or the elderly. The WHA also manages 325 units through the voucher program. See the table on the next page for data on handicapped accessibility and resident waiting lists. Also see the tables in the remainder of this chapter for details on each of the five WHA housing complexes and on the voucher program. Section 8 identifies the strategy and objectives for meeting public housing needs. The WHA is not classified as “troubled” by HUD and does not anticipate losing any housing units from its existing inventory.

WHA tenants are able to participate in operating the housing authority. Each housing development has a tenant-based organization that meets regularly with a WHA representative. The WHA has a Resident Advisory Board, with two residents from each development<sup>2</sup>, and representatives from the WHA. The Board meets quarterly to discuss policies and needs.

According to a recent Massachusetts Assisted Housing Inventory, Weymouth has 1,827 subsidized units totaling 8.1% of the housing stock. This total includes 229 units of family public housing, 246 elderly units, 100 units under the Massachusetts Rental Voucher Program (MRVP), 66 Federal Section 8 Enhanced Vouchers and 159 Federal Housing Choice vouchers.

The WHA also works with other agencies like health providers and the Weymouth Police Department to address issues and assist residents. There is a Drug Prevention Task Force that combats crime and drugs in public housing.

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<sup>2</sup> Typically, the president of each of the five tenant associations is on the Board.

## Public Housing ADA Accessible Units and Wait List

WHA Complex	Unit Type	# of Units	Meets ADA	Wait List
Joseph Crehan Elderly - State	1 bedroom	156	156	135
	Total	156	156	135
Pope Towers Elderly - State	1 bedroom	60	60	0
	Total	60	60	0
Cadman Place Elderly - Federal	1 bedroom	30	30	59
	Total	30	30	59
Pleasantville Family-Federal	2 bedrooms	20	1	345
	3 bedrooms	20	1	
	Total	40	2	345
Lakeview Manor -Family & Elderly- State	1 bedroom	11	0	1
	2 bedrooms	90	4	445
	3 bedrooms	61	2	219
	4 bedrooms	21	4	27
	Elderly	6	0	0
Total		189	10	692
Total		475	258	1231
Voucher Program- Private Market		Number of Units		Wait List
Housing Choice Vouchers		159		1
MRVP (MA Rental Voucher Program)		100		
Enhanced Vouchers - Tammy Brooke Apt.		66		
Total		325		1

## Cadman Place - Elderly; 575 Bridge St., Weymouth, MA

Estimated Population	Units	Population
Low Rent Public Housing	30	32
Section 8-		
Total	30	32
Building Characteristics	Units	
Total Units	30	
0 Bedrooms		
1 Bedrooms	30	
2 Bedrooms		
3 Bedrooms		
4+ Bedrooms		
Units For The Elderly	30	
Tenant Characteristics	Low Rent Public Housing	Section 8
Percent Reported	100%	
Average Tenure	4.7 Years	
Average Income	\$18,182.00	
Households w/Children	0	
Households w/Majority Public Asst.	0	
Disabled Households	54%	
Elderly Households	42%	
African-American	3%	
Hispanic	3%	
White	97%	
Asian/Pacific Islander	0	
Native American	0	
Annual Funding By Program	Amount	# of Funded Units
Total Funding		30

<b>Pope Towers - Elderly; 25 Water St., Weymouth, MA</b>		
<b>Estimated Population</b>	<b>Units</b>	<b>Population</b>
Low-Rent Public Housing	60	62
Section 8		
Total	60	62
<b>Building Characteristics</b>	<b>Units</b>	
Total Units	60	
0 Bedrooms		
1 Bedrooms	60	
2 Bedrooms		
3 Bedrooms		
4+ Bedrooms		
Units For The Elderly	60	
<b>Tenant Characteristics</b>	<b>Low Rent Public Housing</b>	<b>Section 8</b>
Percent Reported	100%	
Average Tenure	6.2 Years	
Average Income	\$14,378.05	
Households w/Children	0	
Households w/Majority Public Asst.	0	
Disabled Households	13%	
Elderly Households	81%	
African-American	2%	
Hispanic	2%	
White	95%%	
Asian/Pacific Islander	0	
Native American	2%	

**Lakeview Manor- Elderly/Family; 77 Memorial Dr.,  
Weymouth, MA**

<b>Estimated Population</b>	<b>Units</b>	<b>Population</b>
Low-Rent Public Housing	189	511
Section 8		
<b>Total</b>	<b>189</b>	<b>511</b>
<b>Building Characteristics</b>	<b>Units</b>	
Total Units	189	
0 Bedrooms	0	
1 Bedrooms	11	
2 Bedrooms	90	
3 Bedrooms	61	
4+ Bedrooms	21	
Units For The Elderly	6	
<b>Tenant Characteristics</b>	<b>Low Rent Public Housing</b>	<b>Section 8</b>
Percent Reported	100%	
Average Tenure	11.8 Years	
Average Income	\$17,343.76	
Households w/Children	48%	
Households w/Majority Public Asst.		
Disabled Households	18%	
Elderly Households	8%	
African-American	12%	
Hispanic	12%	
White	87%	
Asian/Pacific Islander	0%	
Native American	1%	

**J. Crehan Elderly; Calnan /Harrington Circles,  
Weymouth, MA**

<b>Estimated Population</b>	<b>Units</b>	<b>Population</b>
Low-Rent Public Housing	156	150
Section 8		
Total	156	
<b>Building Characteristics</b>	<b>Units</b>	
Total Units	156	
0 Bedrooms		
1 Bedrooms	156	
2 Bedrooms		
3 Bedrooms		
4+ Bedrooms		
Units For The Elderly	156	
<b>Tenant Characteristics</b>	<b>Low Rent Pub. Housing</b>	<b>Section 8</b>
Percent Reported	100%	
Average Tenure	7.6 Years	
Average Income	\$14,199.67	
Households w/Children	0	
Households w/Majority Public Asst.	0	
Disabled Households	16%	
Elderly Households	80%	
African-American	1%	
Hispanic	3%	
White	93%	
Asian/Pacific Islander	3.5%	
Native American	1%	

<b>Pleasantville - Family; 990 Pleasant St., Weymouth, MA</b>		
<b>Estimated Population</b>	<b>Units</b>	<b>Population</b>
Low Rent Public Housing	40	112
Section 8		
Total	40	112
<b>Building Characteristics</b>	<b>Units</b>	
Total Units	40	
0 Bedrooms	0	
1 Bedrooms	0	
2 Bedrooms	20	
3 Bedrooms	20	
4+ Bedrooms	0	
Units For The Elderly	0	
<b>Tenant Characteristics</b>	<b>Low Rent Public Housing</b>	<b>Section 8</b>
Percent Reported	100%	
Average Tenure	7.6 Years	
Average Income	\$25,702.00	
Households w/Children	52%	
Households w/Majority Public Asst.	7	
Disabled Households	13%	
Elderly Households	5%	
African-American	13%	
Hispanic	13%	
White	81%	
Asian/Pacific Islander	3%	
Native American	0	
Total Funding		40

## Section 8/Home Ownership Vouchers, MRVP Units

Estimated Population	Units		Population
Section 8/Home Ownership	159		411/4
MRVP	100 (one vacant)		136
Enhanced Voucher	56		145
Building Characteristics	Section 8	Enhanced Voucher	MRVP
Total Units	212 /3	50	86
0 Bedrooms	2	1	0
1 Bedrooms	96/1	1	0
2 Bedrooms	70/2	22	67
3 Bedrooms	38	26	19
4+ Bedrooms	6	0	0
Units For The Elderly			
Tenant Characteristics	Section 8	Enhanced Voucher MRVP	
Percent Reported	100%	100%	100%
Average Income	\$15,570.00	\$29,490.00	\$40,240.00
Households w/Children	82	31	56
Households -Maj. Public Asst.	40	6	6
Disabled Households	23/1	4	32
Elderly Households	16/0	5	29
African-American	4/0	6	30
Hispanic	6/0	5	32
White	126/3	39	126
Asian/Pacific Islander	0	0	2
Native American	0	0	0
Annual Funds By Program	Amount		# of Funded Units
Section 8 and Housing Choice			159 (Federal)
MRVP			100 (State)
Enhanced Vouchers			66 (Federal)

### 8.1.3. Braintree Housing Authority

The Braintree Housing Authority (BHA) is a participant of the Section 8 Centralized Wait List. The list contains over 400 applications from families who live or work in the town of Braintree. The BHA’s state-aided family wait list contains 200+ applications. The average wait is five years. In the town of Braintree there is a shortage of low-income family housing units. More family units are needed to meet the needs of families whose income is not sufficient for market rate apartments.

<b>Items</b>	<b># Of Families</b>	<b>% of Total Families</b>
<b>*Waiting List Total</b>	<b>79,320</b>	
Extremely Low Income<30% AMI	76,429	96.36%
Very Low Income>30% but <50% AMI	3,117	3.93%
Low Income<50% but <80% AMI	181	.23%
Families with Children	28,644	36.11%
Elderly Families	4,525	5.70%
Families with Disabilities	26,155	32.97%
White	34,308	43.25%
Black	14,445	18.21%
Asian	2,342	2.95%
American Indian	1,318	1.66%
Pacific Islander	253	.32%
Hispanic	29,712	37.46%

### 8.1.4. Holbrook Housing Authority

The Holbrook Housing Authority (HHA) manages public housing units and Section 8 housing vouchers to benefit low to moderate-income families, seniors and special needs individuals. The Executive Director is appointed by a five-member Board of Commissioners, which consists of four elected members and one member appointed by the Governor.

The HHA manages 74 one-bedroom units of elderly housing. Ten of those units (13.5%) are designated for individuals under 60 years of age who are disabled. The Authority also has ten three-bedroom family units and administers six MRVP Mobile Vouchers, two project-based

MRVP Vouchers, and two AHVP Vouchers. The Dedham Housing Authority currently administers the Authority's 82 Section 8 Vouchers.

The HHA's waiting list consists of 43 elderly individuals, 72 non-elderly disabled individuals, 11 families and 94 families waiting for an MRVP voucher. Of the statewide total of 99,148 individuals and families on the Section 8 Centralized Waiting List, 190 are from Holbrook.

The HHA has had a property survey conducted by the Norfolk County Engineering Department to determine if there is any buildable land for future development of additional low-income housing. At this time, the Massachusetts Department of Housing and Community Development does not have any funding available for this purpose.

### 8.1.5. Milton Housing Authority

The Milton Housing Authority (MHA) manages public housing units and Section 8 housing vouchers to benefit low to moderate-income families, seniors and special needs individuals. The Executive Director is appointed by a five-member Board of Commissioners, which consists of four elected members and one member appointed by the Governor.

The MHA is a state agency responsible for the administration of Elderly/Disabled and Family housing in Milton. The MHA manages 39 one-bedroom units of elderly/disabled housing and 12 units of family housing.

The MHA administers 144 Housing Choice Vouchers.

#### New FMR & Payment Standard Rates as of October 1, 2009

FY 2009 FMRs By Unit Bedrooms						
	<u>Efficiency</u>	<u>One Bedroom</u>	<u>Two Bedroom</u>	<u>Three Bedroom</u>	<u>Four Bedroom</u>	<u>Five Bedroom</u>
2009 FMR	\$1,090	\$1,156	\$1,357	\$1,623	\$1,783	\$2,050

MILTON PAYMENT STANDARDS						
	<u>Efficiency</u>	<u>One Bedroom</u>	<u>Two Bedroom</u>	<u>Three Bedroom</u>	<u>Four Bedroom</u>	<u>Five Bedroom</u>
2009 PS	\$1,090	\$1,156	\$1,357	\$1,623	\$1,783	\$2,050

**STATE: ELDERLY/DISABLED LIST OPEN; FAMILY LIST: Closed; FEDERAL: SECTION EIGHT CENTRALIZED WAITING LIST IS OPEN**

## **8.2. Public Housing Strategy**

### **8.2.1. Public Housing Specific Objectives**

The Consortium's analysis of the characteristics of the housing market and the severity of housing problems and needs of each category of residents were viewed as major considerations, but not the only bases, for determining the relative priority of each priority housing need category for purposes of programming and allocation of HUD resources coming to the Consortium. The Consortium also considered other factors, especially the other resources that are available and strategies that are directed at addressing the various priority housing needs. The following considerations are important to mention.

First, the Consortium will continue to depend on the Consortium's Public Housing Authorities to be the major providers of subsidized housing via public housing units as well as through Section 8 and MRVP, to address the cost burden of low and moderate income households, especially those that have income below 50% of area median. Most of these households cannot afford to pay market rents and are hoping to move into subsidized housing. For that reason, the number on the waiting list is almost double the number of public housing units in the consortium.

Second, the Consortium will continue to offer and promote its various housing rehabilitation programs to assist for-profit and non-profit rental units, in addition to owner-occupied units. Nevertheless, based on the long history of these housing rehabilitation programs, despite the promotional and outreach efforts that the Consortium would undertake, fewer investor owners (compared to homeowners) would apply for assistance. Investor-owners have expressed various reasons for not participating in the Consortium's rehabilitation programs in the past. Many owners feared that any inspection would show the presence of lead paint or other code issues that they did not want to deal with (notwithstanding the availability of grants and loans) or want the City to know. Some rental property owners have stated that they did not wish to deal with government bureaucracy, e.g., restrictions in the selection of contractors, delays in processing of bills, etc. Others did not like signing "affirmative marketing agreements." Perhaps the main reason, however, was that, owing to the hot rental market in the past, many felt that they did not need to do much improvement to their units to get tenants who were willing to pay market rent. Even if they had to do work, they could obtain loans through traditional lending sources at reasonable interest rates. Many investor-owners who participated in our programs had done so only after the City's Code Enforcement Officers gave them citations or if they were sued in court for child lead paint poisoning. Quincy's CDBG program will continue to fund a Code Enforcement Officer who will serve as a feeder for our rental rehabilitation programs.

Third, to address the priority housing needs of renters, the Consortium will continue to utilize a substantial portion of its HOME funds and to a lesser extent, its CDBG funds, for the development of affordable rental units. The Consortium has allocated more than the statutory 15% HOME funding for CHDO projects and also will support the development of rental units by non-CHDO entities through its Rental Production and Non-Profit Rehabilitation Programs.

Fourth, related to the third item above, it should be pointed out that the average cost per unit for CHDO and non-profit developments will be substantially more than the average rehabilitation costs for owner-occupied units. Hence, despite considerable funds going to address priority rental housing needs, the outputs for that need would be less than that of owner-occupied housing.

Fifth, there are other programs, projects and strategies that address the priority housing needs of renters. Among them are Quincy's Inclusionary Zoning Ordinance and Community Preservation Act.

### **8.2.2. Efforts to Increase Homeownership among PHA Residents**

According to the Warren Group, the median price of a single-family home in 2008 in the City of Quincy was \$330,000, and a condo was \$243,000. The price of these homes well exceeds the purchasing power of low-income individuals and still represents significant increases during the past five years. Only low-income households of six or more members and Moderate-income households of two or more members can afford to buy a condominium. For large households, a condominium is not likely to be an appropriate housing choice, since they often have no more than three bedrooms, and many only have one bedroom.

The designations of affordability discussed above assume participation in the City's First Time Home Buyers Program and the State's Soft Second Loan Program. For households with moderate or lower incomes, the City provides up to 9% of the purchase price of the home toward the down payment. The buyer must furnish an additional 3% for this purpose. The city also provides 1% of the purchase price (up to a maximum of \$2,000) toward closing costs. The Soft Second Loan Program provides "...loans to low- and moderate-income first-time homebuyers to reduce their first mortgage and to lower their initial monthly costs so that they can qualify to purchase a home. The participating lender underwrites a first mortgage for [up to] 75% of the purchase price and a second mortgage generally for 20% of the purchase price. The borrower pays the entire principal and interest on the first mortgage. The principal payments on the second mortgage are deferred for 10 years and a portion of the interest costs for eligible borrowers is paid by public funds. Since the borrower does not pay mortgage insurance, public funds provide a loan loss reserve for participating lenders."

Through its cooperating non-profit agencies, the City engages in outreach and education activities to prepare potential clients for the responsibilities of home ownership. Special efforts are made to inform public housing residents of home ownership opportunities. Cooperating non-profits conduct a First Time Home Buyers Workshop for all public housing residents in the City once a year. The City's Office of Asian Affairs sponsors two First Time Home Buyer Workshops per year for Asian residents of public housing. The Quincy Housing Authority offers programs that allow educational and home ownership expenditures in lieu of public housing rent increases. All participants in the City's program and the Soft Second Program must participate in a State-certified Home Buyer Education program. These classes are offered regularly during the year, both in Quincy and neighboring towns by local cooperating organizations, and throughout the state.

### 8.2.3. Assisted Housing Inventory

According to the Department of Housing and Community Development’s subsidized Housing Inventory (SHI) list dated September 29, 2009, the City of Quincy has 39,912 year round housing units. Of those 4,093 are approved SHI units resulting in 10.3% of the housing units in Quincy being affordable to low and moderate income individuals and families.

The ability of the City to achieve the 10% threshold can be attributed to the enactment and implementation of new affordable housing programs combined with traditional programs to execute an ongoing strategy for creating new affordable housing units. The City’s strategy has yielded 437 new SHI units, a 1.1% increase in the overall percentage since May 2, 2005.

Table 4.1 Subsidized Housing Inventory (SHI)

Community	2000 Census Year Round Housing Units	Total Development Units	Total SHI Units	Percent SHI Units
Quincy	39,912	4,093	4,093	10.3%

Source: Department of Housing and Community Development Chapter 40B Subsidized Housing Inventory (SHI) as of September 29, 2009

The City of Quincy is currently over the 10% threshold and is focused on continuing with development of new affordable housing units.

The housing boom during the 2000’s did not miss Quincy which experienced a significant increase in multi-family housing adding 2,499 new units from 2000-2008 and a total of 2,679 overall.

Table 4.2 Residential Building Permits

Housing Units	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Single Family	14	50	13	16	18	25	15	16	13	180
Multi-Family	339	169	225	722	597	112	281	28	26	2,499
Total	353	219	238	738	615	137	296	44	39	2,679

Source: City of Quincy Building Permits

## **9. BARRIERS TO AFFORDABLE HOUSING**

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

### **9.1. Fair Housing Committee and Counseling**

The Quincy Fair Housing Committee was established in 1984 and is made up of members from a broad spectrum of public and private groups that include persons with a strong interest and desire to promulgate fair housing policy. The purpose of the Committee is to aid the City in its effort to foster a climate in which the individual human dignity and civil rights of all people are respected and where every potential homeowner has access to all housing regardless of race, color, religious creed, national origin, ancestry, age, children, marital status, disability, sexual orientation, public assistance recipient, or gender.

The function of the Committee is to act in a monitoring and advisory capacity toward the implementation and evaluation of the City's fair housing policies. The Committee in conjunction with the Equal Opportunity Administrator, and the Department of Planning and Community Development functions as a public voice advocating for the goals of Fair Housing.

The Fair Housing Committee oversees the development and implementation of the Fair Housing Plan. The Committee also takes a lead role in fair housing education throughout the City in the form of annual fair housing workshops, creating and distributing fair housing brochures (including translation into different languages), and as a referral service for residents, landlords, and housing industry representatives.

The City of Quincy has a contract with Quincy Community Action Programs, (QCAP) to provide fair housing counseling along with educational First Time Home Buyer Seminars. Each year over 200 households receive some type of housing counseling to educate them about affordable housing opportunities in Quincy.

The following is a summary of impediments to fair housing choice that have been identified in the analysis, and the City's efforts to address them, as well as to generally assure that the environment in Quincy is conducive to fair housing choice for all.

### **9.2. ANALYSIS of Impediments to Fair Housing & Actions to Address Them**

#### **9.2.1 Impediments identified in Public Sector**

In 2010, the Quincy HOME Consortium expanded to include the Towns of Braintree, Holbrook, and Milton. Representatives from each community meet regularly to discuss the many HOME program caveats and to begin implementing housing programs.

Quincy and Weymouth have participated in the HOME program since its inception in the early 1990's. As a result, the early going has focused on introducing the new communities to the HOME Program, explaining what activities can be funded, and describing the required HUD reporting requirements and responsibilities. Part of that process has dealt with the HUD's statutory obligations for communities (consortium) receiving federal funding through the HOME program. The effort has had a steep learning curve for the new communities. In each case they have been asked to expand their responsibilities as it relates to housing issues.

The first step taken by the Quincy Consortium was the inclusion of data from all communities in the City of Quincy's 2010-2014 Consolidated Plan and Annual Action Plans as well as the Consolidated Annual Performance and Evaluation Reports.

The statutory obligation for Fair Housing activities as part of the HOME Program has led to the second step with the development of the Quincy Consortium Analysis of Impediments to Fair Housing (AI).

Impediments to Fair Housing knows no boundaries and in the past, Quincy and Weymouth each performed their own analysis. The Quincy Consortium 2011-2015 Analysis to Impediments of Fair Housing (Attachment "C") represents the first look at impediments in the five member consortium. Because it's the first for the Quincy Consortium, the most important priority should be on the development of fair housing capacity and infrastructure that reaches all consortium members.

### **Fair Housing Capacity of the Quincy HOME Consortium**

- The Consortium includes three new member communities that have never been required to develop an Analysis to Impediments to Fair Housing.
- The Consortium does not have a formalized approach to Fair Housing.
- Although each community has several municipal departments, boards, committees, or commissions that may be involved in a fair housing issue, there is no system in place to oversee all fair housing issues.

### **Actions**

- The Quincy HOME Consortium Committee should designate a Fair Housing Subcommittee.
- The Fair Housing Subcommittee should take steps to develop a permanent Consortium Fair Housing Committee to oversee Fair Housing issues.
- The Consortium should identify municipal staff resources to support Fair Housing Subcommittee and actions to address fair housing.
- Under the oversight of the Fair Housing Subcommittee, develop a Consortium Fair Housing Plan.

### **Zoning and Site Selection**

- Generally, dimensional requirements for commercial/business districts are not conducive for residential uses thus limiting housing opportunities and choices that are close to employment, services, and could be close to public transportation.

- Generally, dimensional, parking, and street requirements discourage residential development.
- “Not IN My Back Yard” Opposition (NIMBYism)

#### **Actions**

- Support the Commonwealth of Massachusetts Sustainable Development Principles.
- Review and potentially revise zoning to more broadly allow mixed-use residential uses in non-residential districts.
- Consider Broadening the range of explicitly permitted residential uses that expand housing choice such as single room occupancy, supportive housing, accessory units, and others.
- Provide fair housing education to municipal staff, relevant boards, and housing developers proposing new projects.

#### **Architectural Accessibility**

- Existing systems for reviewing, approving, and monitoring residential developments for compliance with local, state, and federal architectural access requirements needs to be examined and strengthened.

#### **Actions**

- Consider developing a comprehensive and integrated plan to assure compliance with all architectural access requirements within municipal departments and public housing authority’s.
- Consider establishing an intermunicipal training collaborative to provide fair housing educational opportunities for municipal staff and members of various boards and committees.

#### **Current Housing Programs and Policies**

- Neighborhood notification required by housing development projects submitted for review may initiate NIMBY or other opposition with fair housing implications.

#### **Actions**

- Consider developing a policy that encourages housing developers to hold a neighborhood/public meeting to introduce the housing project prior to its filing.

### **9.2.2 Impediments identified in Public and Private Sector**

#### **Private Sector Real Estate Policies and Practices**

- Based on the results of the Fair Housing Survey, the City of Newton Fair Housing Testing Audits, studies published by the Greater Boston Fair Housing Center and the Massachusetts Community Banking Council as well as fair housing complaint data covering the last five years, discrimination based on race, national origin, familial status, source of income, disability, and lead paint occurs in the Consortium rental and for-sale real estate market.

## **Actions**

- Work in partnership with local real estate community to build awareness of fair housing requirements.
- Consider creating a database of real estate agencies and management companies operating in the Consortium in order to undertake direct marketing on Fair Housing issues.
- Encourage real estate agencies and management companies to create, adopt, and implement formal policies to ensure consistent practices.
- Assist real estate agencies in their efforts to comply with all state and federal fair housing laws.

## **9.2.3 Impediments in the Public and Private Sector**

### **Compliance and Monitoring**

- There is no formal entity responsible for overseeing fair housing compliance in the Quincy HOME Consortium.
- There is a need for more comprehensive fair housing data in conjunction with consistent monitoring to ensure that fair housing practices remain constant.
- There is a difficulty tracking private sector housing practices on the local level when agencies operate in an area beyond the five Consortium communities.

## **Actions**

- Consider creating a Quincy HOME Consortium Fair Housing Committee that will monitor and assure compliance with the relevant civil rights requirements applicable to housing activities.
- Consider endorsing the Civil Rights Access Checklist and distribute to all municipal departments, boards, and public housing authority's to inform them about applicable fair housing and architectural access requirements.
- Explore discrete and available indicators and data collection methodology to evaluate the "status" of housing choice for members of protected classes and fair housing practices within the local housing market.
- Consider working with local or regional fair housing agencies in their analysis of the private sector housing industry.

### **Informational Programs, Education, Outreach, and Advocacy**

- Fair housing knowledge does not extend to all consumers, producers, and providers of housing resulting in misconceptions, lack of understanding, and ultimately violation of fair housing laws.
- Lack of knowledge results in underutilization of available complaint systems and resources leading to possible fair housing violations going unaddressed.
- There is no system to extend fair housing training to municipal staff, officials, and board members.
- Language barriers faced by recent immigrants and high mobility rates of certain groups creates a challenge to access available housing opportunities.

## **Actions**

- There is a need to develop sufficient fair housing capacity Consortium.
- New outside resources such as grants and local and regional affiliations and partnerships should be explored to carry out fair housing activities.
- Provide resources and training opportunities to municipal staff and board and committee members so they can stay informed on fair housing issues.
- Continue with the City of Quincy and Town of Weymouth efforts to provide fair housing education for renters, homebuyers, and landlords through public service announcements, brochures, and special events.
- Develop and implement a Consortium fair housing complaint *intake* → *referral* → *resolution* process.
- Explore working with real estate and banking/mortgage agencies operating in the Consortium to encourage fair housing education and training.

## **Housing Affordability and Economic Factors**

- High cost of housing, high development costs, land acquisition, and lack of available land for new development limits opportunities, diverse siting of affordable housing, and housing choice.
- Municipalities cannot act quickly in a highly competitive real-estate market that makes it challenging to create or preserve affordable and/or accessible housing.
- The age of housing stock coupled with the existence of lead paint hazards and limited financial resources for homeowners and landlords to abate lead paint limits housing choices for families with young children.
- The age of existing housing stock and its architectural layout makes it difficult to rehabilitate units to become fully accessible units
- The relatively high costs of housing can restrict housing choice for low and moderate income households.

## **Actions**

- Continue using the U.S. Department of Housing and Urban Development (HUD) grants (CDBG, HOME, ESG, and McKinney Homeless Assistance) to create, develop, and preserve affordable housing units for low and moderate-income individuals and families.
- Supplement HUD funding used to address housing issues with other Federal and State grant programs along with private funds.
- Continue to support and fund housing rehabilitation programs including single-family, multi-family, and non-profit housing rehab, handicapped accessibility, Lead Paint Abatement, and FEMA Pre-Disaster Flood Mitigation.
- Consider applying for Federal Brownfield Remediation Grants to address environmental issues throughout the City and pave the way for redevelopment of identified sites.
- Continue to fund and support the First Time Homebuyer Program.
- Continue to provide financial assistance to support Community Housing Development Organizations (CHDO) operating in the QUINCY CONSORTIUM.
- Provide financial and technical support to nonprofit housing developers and providers.

## 10. HOME

*Describe other forms of investment not described in 92.205 (b).*

*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.*

*If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under 92.206 (b). The guidelines shall describe 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.*

*If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:*

- a. Described 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 to 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.*

### 10.1. Recapture Provision

Affordability of HOME funded properties is enforced by recorded deed restrictions requiring repayment of HOME assistance upon sale, refinancing, transfer of ownership or violation of the affordability restrictions. Recapture provisions state that payment in full of all principal shall be due and payable when the borrower chooses to sell, refinance, or secure a home equity loan on the house. Units must be owner-occupied for the full term of the loan.

## 10.2. Other forms of Investment

In awarding the HOME First Time Homebuyer programs to local banks, the City of Quincy and the Town of Weymouth received concessions for borrowers, which generated eligible HOME match and leveraged HOME funds with private investment.

## 10.3. Affirmative Marketing

Please refer to the Quincy HOME Consortium's *Affirmative Marketing Plan* that is available for viewing at the Quincy Department of Planning and Community Development.

*Minority/Women's Business Outreach:* The Quincy HOME Consortium will place advertisements targeted towards low-income homeowners and minorities in *The Patriot Ledger*, and the *Weymouth News*. Member communities will advertise housing programs on local radio stations and local cable television stations, where applicable.

Quincy's Asian Liaison will translate program brochures into Chinese, and if necessary, the City will translate brochures for other languages.

A notice of program availability is directly mailed to agencies and organizations serving persons of color and/or persons of low and moderate-income. This includes: the Fair Housing Committees, local public housing and tenant organizations, and the member communities' Public Housing Authorities.

Refinancing: Not applicable. The Consortium does not have this program.

One of the requirements of the First Time Home Buyer Program is that program participants must attend and complete a "First Time Homebuyer Series of Workshops" that is offered by a CHAPA-approved Housing Agency.

With respect to HOME match, the City of Quincy (as the lead entity) sends an annual request to the Massachusetts Department of Housing and Community Development, which in turn, sends a "voucher match letter" to the City of Quincy. The City then forwards a copy of this letter to the Boston regional office of the U.S. Department of Housing and Urban Development.

As the Participating Jurisdiction (PJ), the Quincy HOME Consortium has adopted the HOME Program recapture provision that allows the PJ to recapture the entire amount of funds that were used as down payment assistance for the First Time Homebuyer Program.

In the City of Quincy Affirmative Marketing Plan, one of the goals of the City is to assure that individuals who normally might not apply for vacant or newly constructed units because of their race, ethnicity, age, disability, or other factors will be made aware of vacant units through outreach in minority newspapers; feel welcome to apply and; be aware that they have

the opportunity to rent and/or purchase affordable housing units. The jurisdiction's affirmative marketing strategy applies to housing containing five or more HOME-assisted units.

Agencies' policies and records will be reviewed for compliance with 24 CFR 92. 253.

With respect to HOME Program monitoring, All HOME assisted rental housing will be inspected to determine compliance with 24CFR 92.251 minimum property standards in accordance with the following schedule:

<b>Number of HOME Assisted Units</b>	<b>Frequency of On-Site Inspections</b>
1-4	Every 3 Years
4-25	Every 2 Years
26+	Every Year

Inspections will be conducted by the member communities' Health Departments with reports forwarded to Quincy Department of Planning and Community Development. Quincy inspections will be conducted by Quincy Office of Planning & Community Development Housing Staff. Housing Quality Standards compliance status will be documented.

**Table 10.1****Estimated amount of CDBG funds that will be used for activities that benefit persons of low and moderate income**

<b>PUBLIC SERVICES</b>					
<b>Agency</b>	<b>Program</b>	<b>Unit Type</b>	<b># Units</b>	<b>CDBG Funds</b>	
Asian American Service Association	Wollaston Senior Center	Individuals	200	\$8,235.00	
Council on Aging	Transportation	Individuals	3,240	\$110,056.00	
Father Bill's & MainSpring	Homeless Veterans Reintegration Program (HVRP)	Individuals	145	\$17,500.00	
Houghs Neck Community Council, Inc.	Programming for: Youth, Women, Community, and Seniors	Individuals	500	\$14,625.00	
Houghs Neck Community Council, Inc.	MWNA Senior / Youth Music; Squantum/North Quincy Senior Programs	Individuals	330	\$17,060.00	
Maria Droste Services, Good Shepherd	Mental Health Counseling	Individuals	25	\$8,775.00	
Asian Liaison	Translation, ESL classes, and Referral Services	Individuals	1600	\$46,416.00	
Commission on the Family	Parent to Parent and Parent Child Home Program	Individuals	15	\$7,542.00	
Quincy After School Child Care	Scholarship Reimbursement for Low-Income Children Tuition	Individuals	9	\$7,425.00	
Quincy Community Action Program	South West Community Center - Emergency Food Center	Individuals	3,300	\$13,950.00	
South Shore YMCA	Community Center Youth Program	Individuals	85	\$30,000.00	
South Shore YMCA	Germantown Neighborhood Center	Individuals	6,350	\$36,862.00	
South Shore YMCA	Quincy Parent Advisory Council Teen Social Center for Special Needs	Individuals	10	\$3,700	
<b>TOTAL</b>				<b>\$322,146.00</b>	
<b>COMMUNITY DEVELOPMENT - OTHER</b>					
<b>Agency</b>	<b>Program</b>	<b>Unit Type</b>	<b># Units</b>	<b>CDBG Funds</b>	
Department of Public Health	Code Enforcement	Individuals	425	\$56,176	
TBD	Public Facilities	Facilities	1	\$30,000	
Quincy PCD and DPW	Infrastructure	Streets	4	\$100,000	
Quincy 2000 Collaborative	Loan & Grant Program	FTE	5	\$40,000	
Section 108 Loan Repayment	Section 108 Loan Repayment (Quincy Shipyard)	Loan Repaym	1	\$658,117	
<b>TOTAL</b>				<b>\$884,293.00</b>	
<b>HOUSING</b>					
<b>Agency</b>	<b>Program</b>	<b>Unit Type</b>	<b># Units</b>	<b>CDBG Funds</b>	
Office of Housing Rehab	Single Family Housing Grants & Loans	Units	5	\$74,361	
Office of Housing Rehab	Multi-Family Housing Grants & Loans; Housing Program Support	Units	2	\$125,085	
Neighborhood Housing Services	Multi-Family Housing Grants & Loans	Households	2	\$20,000	
Neighborhood Housing Services	Single Family Housing Grants & Loans	Units	10	\$39,253	
<b>TOTAL</b>				<b>\$258,699.00</b>	
<b>GRAND TOTAL</b>				<b>\$1,465,138.00</b>	

## 11. Specific Homeless Prevention Elements

*Table 1A: Homeless Needs Table*

- 1. Homelessness – Describe, in narrative, 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.*
- 2. 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.*
- 3. Homeless 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.*
- 4. 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.*
- 5. 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. Please describe, briefly, the jurisdiction’s plan for the investment and use of funds directed toward homelessness.*

### Homeless Strategies Summary

- Goal One: Gather and share data collected from state-wide agencies, ambulance and regional hospital emergency rooms.
- Goal Two: To end chronic homelessness, we must create housing that fits the person rather than making the person fit the housing.
- Goal Three: Provide clinical services on-site in housing first model to engage clients in treatment after immediate issue of housing is addressed to ensure stability and address issues as they arise before housing is jeopardized.
- Goal Four: To develop and track accurate numbers of the cost of services being over-utilized by persons struggling with chronic homelessness and to measure those numbers against the cost of providing housing and support services.
- Goal Five: Working in accordance with the state’s 10-year plan and with the Interagency Council on Homelessness, develop a zero tolerance policy for inappropriate discharges by state agencies, and prioritize persons experiencing chronic homelessness within these systems of care so that anyone willing to accept treatment will be granted such help regardless of insurance status, length of stay, or other barriers.

## 11.1. Homelessness

The Quincy/Weymouth Consortium (QWC) represents local government, businesses, faith organizations, formerly homeless persons and service providers who work together to coordinate all efforts taking place within the continuum to address the issues of homelessness. Great care is taken to ensure that the planning process is in step with state and local plans to end chronic homelessness. Efforts of the QWC are coordinated with the City of Quincy's consolidated plan and also with other continuums in the State through participation in the Massachusetts Housing and Shelter Alliance (MHSA) to prevent overlapping or duplicative efforts by the continuum.

The QWC is working with the State of Massachusetts to fully understand its "Ten-Year State Plan to End Chronic Homelessness" and ensure that the local ten-year plan reflects the state's goals and processes.

The members of the QWC meet monthly to discuss issues that the Board members deem critical to ending homelessness. The purpose of these meetings is to develop and implement specific action steps that address the issues of homelessness in the community and to respond with services as needed. The Board identifies gaps in services based on the Continuum of Care Gaps Analysis Chart and through personal interviews with shelter guests and street homeless persons, discusses innovative solutions combining housing and services that respond to those gaps, identifies areas for collaboration among housing providers and supportive service providers, and develops priorities for funding requests.

Many members of the Board volunteer to serve on subcommittees that address specific homelessness issues such as housing, family homelessness and healthcare. Subcommittee members collaborate with each other in an effort to create new programs focused on specific client needs, such as housing development, family homelessness, medical services, and veterans' housing. Quincy and Weymouth's Planning and Community Development staff members provide technical assistance for member organizations in need of assistance in overcoming specific obstacles and aid members in developing programs. They also provide insight on affordable housing opportunities and on acquisition and rehabilitation of buildings.

The Board also ensures public notice of the planning process and develops the community's ranking criteria for the Continuum of Care application process under the McKinney Homeless Assistance Program SuperNOFA. Every organization in attendance is allowed one vote. The vote is conducted by paper or e-mail ballot. Any organization proposing a new or renewal project is given an opportunity to speak on behalf of their project. The objective ranking criteria are explained to the Board. The ranking criteria are discussed at length. Before voting, there is ample time for discussion and input by all members. Each member organization's vote holds equal weight when priorities are established. The process must be satisfactory to all members before it is allowed to move forward. Priorities are based on the Board's analysis of the communities' most pressing needs. Each Board member ranks the projects in priority order according to how they best meet the agreed-upon needs. The particular project receiving the most votes for a particular priority ranking is the one selected for that priority.

## **11.2. Chronic Homelessness**

### **11.2.1. Data Gathering**

The collection of empirical data about the characteristics and demographics of persons experiencing chronic homelessness in the Quincy area is essential to understanding and assessing the needs of the individuals we are serving as well as ensuring that funding is targeted to addressing these needs in an effective manner.

#### ***11.2.1.1. Goal One***

Gather and share data collected from state-wide agencies, ambulance and regional hospital emergency rooms.

#### ***11.2.1.2. Action Steps***

1. Implement the state-wide HMIS Data gathering System (The Homeless Management Information System) in the City of Quincy and among homeless service providers, with full implementation to be achieved within 18 months.
2. Local ambulance companies will gather data on all homeless persons served and report these statistics to the QWC.
3. Regional hospitals will track visits from emergency room services for anyone experiencing homelessness and report this data back to the QWC.
4. Data will be analyzed by the QWC to assess trends and gaps among information provided.

#### ***11.2.1.3. Measurable Outcomes***

1. True unduplicated count of the homeless and chronic homeless within our City.
2. Identification of homeless persons at risk of becoming chronically homeless.
3. Accurate quantifiable data as to the cost of mental health and substance abuse services being provided in medical emergency rooms.
4. Data to assess needs and characteristics of persons experiencing chronic homelessness.

### **11.2.2. Affordable Supportive Housing**

Through our data with the Continuum of Care, we have seen that most people who become homeless move back into the community with minimal assistance once they obtain housing.

For about 30% of our Homeless population, however, additional support is necessary to help these individuals obtain self sufficiency. We as a community need to be committed to permanent supportive housing when assisting the chronic homeless population. We have successfully moved toward a new housing model called “Housing First.”

*Figure 11.1. Claremont House for Women*



### ***11.2.2.1. Housing First***

“Housing First” is a model of housing designed to provide barrier-free housing for those individuals that have struggled the most and are the toughest to house. Instead of requiring homeless individuals to receive treatment before entering housing, Housing First addresses the housing needs first, thereby providing the individual with a safe, stable and supportive environment in which to address substance, mental health and other issues. Once persons are placed into housing they pay rent if they have an income, and participate in an individualized service plan created to increase their level of self-sufficiency and stabilize their situation within the community. Support staff are available off-site 24 hours a day with daily on-site visits which provide crisis intervention, case management and stabilization services. By implementing a Housing First model, people do not have to fall into emergency shelter; rather, individuals are placed in safe, affordable, barrier-free housing thus creating higher levels of stability, economic savings and dignity for individuals.

Already, Quincy has achieved some success in implementing the Housing First model. Currently, there are 72 units of permanent housing for the chronically homeless in the CoC. To date, more than half a million dollars of non-McKinney dollars has been raised for the creation of permanent housing.

*Figure 3.2. Father McCarthy’s House for 19 Chronically Homeless Men & Veterans*



### ***11.2.2.2. Goal Two***

To end chronic homelessness, we must create housing that fits the person rather than making the person fit the housing.

### ***11.2.2.3. Action Steps***

1. Increase housing supply by 10-12 units per year over the course of 10 years.
2. Create Housing First units to bypass shelter and decrease the number of emergency shelter beds by 10 beds per year over the course of 10 years.
3. A portion of HOME resources will continue to be earmarked for special housing needs, such units for chronically homeless individuals.
4. The QWC will continue to utilize McKinney-Vento dollars to create funding for new housing first units per year over the course of 10 years.
5. Neighborhood Housing Services of the South Shore and Father Bill's & Mainspring will continue to seek local and state resources identified as major funders for acquisition, rehab and leasing costs. Major funders include, but are not limited to:
  - Mass Housing and Finance Community Care Initiatives
  - City of Quincy HOME Funds
  - Federal Home Loan Bank
  - Neighborhood Reinvestment
  - Department of Housing and Community Development
  - McKinney-Vento Federal Funding
  - Department of Veterans' Affairs
  - Local businesses and foundations
6. The Quincy Leadership Council on Chronic Homelessness and/or the QWC will seek to initiate a relationship with the real estate community and municipal leaders to assist in the identification of potential properties suitable for the development of supportive housing.
7. The Leadership Council and/or QWC will educate the public on the success of scattered-site, supportive housing and Housing First models, serving the chronically homeless.
8. Father Bill's & Mainspring will advocate with the Department of Housing and Community Development (the major funder of emergency shelter beds) to convert dollars now utilized to support emergency shelter beds into dollars for housing first units.

#### ***11.2.2.4. Measurable Outcomes***

1. 100-120 new units of housing for the chronically homeless after 10 years.
2. Decrease in the number of persons experiencing chronic homelessness by 10% per year for 10 years.
3. Decrease in emergency shelter beds for the chronically homeless by 10% each year for 10 years.
4. Increased funding for housing development for persons experiencing chronic homelessness.

#### **11.2.3. Supportive Services**

Assertive Community Treatment teams provide services to persons within the community and are established to assist those most vulnerable, like the chronically homeless by providing needed mental health, substance abuse, support and advocacy in a way that brings the service to the person rather than the person going to the service. This model is essential in ensuring that persons' needs are addressed and housing is maintained.

##### ***11.2.3.1. Goal Three***

Provide clinical services on-site in housing first model to engage clients in treatment after immediate issue of housing is addressed to ensure stability and address issues as they arise before housing is jeopardized.

##### ***11.2.3.2. Action Steps***

1. The Department of Mental Health's Program for Assertive Community Treatment (PACT) resources are committed to providing supportive services to those individuals with mental health issues.
2. Healthcare for the Homeless will provide a nurse and physician for medical care.
3. Tri-City Mental Health is committed to providing clinical services and Father Bill's & Mainspring will provide case management, crisis intervention and stabilization services.
4. Tri-City Mental Health and Health Care for the Homeless will provide 20 hours per week of aggressive street outreach to engage with individuals residing outdoors and assist with moving into housing without barriers.
5. Members of the Leadership Committee will engage political leaders and businesses and foundations to provide dollars to expand and continue support

services, which are the most critical to successful tenancy and ending of homelessness, but are also the hardest to get funding for.

6. All services begin immediately upon placement in housing and are provided at the individuals' residence as opposed to the individual going to the agency or provider.

#### ***11.2.3.3. Measurable Outcomes***

1. A 10% decrease in the utilization of emergency services (police, emergency rooms, hospitals) among persons who are chronically homeless each year over the course of 10 years.
2. A 75% housing retention rate among persons considered chronically homeless after a period of two years.

#### **11.2.4. Self-Sufficiency through Job/Vocational Training & Placement**

Income is essential to overcoming barriers that lead to and prolong homelessness. Having an income and job skills creates greater independence and a higher level of self-sufficiency.

##### ***11.2.4.1. Recommendation***

Assist homeless individuals to attain vocational training and/or job placement assistance.

##### ***11.2.4.2. Action Steps***

1. The South Shore Housing Employment Initiative Program's (SHIP) Employment Specialist, through Quincy Career Center, will advise the Leadership Committee and case management staff of Father Bill's Place, the area emergency shelter, of training and workshop opportunities as they arise.
2. The SHIP Employment Specialist will continue to provide job search assistance, resume building, interview preparation and transportation to potential employment opportunities to chronically homeless individuals.
3. SHIP will serve as resource points regarding available job openings for those who are homeless.
4. Work, Inc. will continue to provide job search assistance, referrals to vocational training opportunities and on the job support services to individuals with a chronic mental illness who are also struggling with homelessness.
5. Father Bill's Place, through the Work Force Program, will provide job skill training for any person interested in obtaining a work history and learning skills

within the areas of maintenance work, landscaping, donation distribution, and carpentry.

6. Quincy's Veterans' Specialist will assist interested veterans in accessing state and federal veterans' training, education and reintegration programs.

#### ***11.2.4.3. Measurable Outcomes***

1. 80% of chronically homeless individuals will receive outreach regarding vocational and employment opportunities yearly.
2. The Work Force Program will serve 25 chronically homeless individuals yearly. These individuals will work 15-20 hours per week.
3. 30 chronically homeless individuals will receive vocational training, job search assistance and/or obtain employment yearly.

#### **11.2.5. Cost-Benefit Analysis**

Chronic homelessness utilizes a disproportionate amount of emergency resources, thus taxing health-care providers, local law enforcement, court systems and businesses. In fact, Quincy Medical Center reports that in 2004, out of 33,000 visits to their emergency room, 4,290 visits were for substance abuse and/or mental health assistance. By ending each individuals' cycle of homelessness, emergency systems of care will become less burdened and less costly.

##### ***11.2.5.1. Goal Four***

To develop and track accurate numbers of the cost of services being over-utilized by persons struggling with chronic homelessness and to measure those numbers against the cost of providing housing and support services. Such services to be tracked should include:

1. Number of services utilized in Veterans Emergency Systems
2. Number of jail days
3. Emergency room visits
4. Number of emergency shelter beds utilized per night
5. Hospital admissions (both medical and psychiatric)
6. Number of detox and/or transitional holding bed utilized per night
7. Number of protective custody calls responded to per night
8. Number of ambulance calls received

##### ***11.2.5.2. Action Steps***

1. Local ambulance companies will gather data on all homeless persons served.

2. Regional hospitals will track visits for emergency room services for anyone experiencing homelessness, as well as whether services needed were medical, substance abuse or mental health related.
3. Sheriff's Department will track number of arrests and length of jail stays for persons fitting the definition of chronic homelessness.
4. The Quincy-Weymouth Continuum of Care will obtain costs of services by day, visit, or per person for each emergency system of care.

### ***11.2.5.3. Measurable Outcomes***

1. Decrease in number of emergency services utilized by persons who are chronically homeless over the course of three years
  - 30% for veterans' emergency services
  - 25% for emergency rooms
  - 30% for detox beds
  - 40% for jail days
  - 40% for hospital admissions
  - 25% of ambulance calls
  - 35% of protective custody calls
  - 30% of emergency shelter beds
2. 50% reduction in costs of public resources expended for persons who are chronically homeless over 5 years.
3. Accurate analysis of cost to benefit ratio.

### **11.2.6. Political Will**

Great care has been taken to ensure that the 10-year planning process is in step with state and local plans to end chronic homelessness and to ensure that the local 10-Year plan reflects the state's goals and processes. In addition, efforts are coordinated with other continuums in the State to prevent overlapping or duplicative efforts. The City of Quincy is working collaboratively with the state in sharing the data of persons who are chronically homeless in order to better identify the chronically homeless population and what its specific needs may be.

#### ***11.2.6.1. Recommendation***

Chronic homelessness has no borders and we recognize that a local approach is not enough to ending the problem of homelessness. To be successful in ending chronic homelessness, we

must work collaboratively with neighboring cities, towns and communities to create a regional strategy.

### ***11.2.6.2. Action Steps***

1. The Quincy-Weymouth Continuum of Care will meet with the Plymouth-Brockton Continuum of Care and the Greater Boston Continuum of Care to coordinate a regional approach to ending chronic homelessness.
2. Apply for funding as a region to maximize opportunities for more competitive forms of funding such as grants through:
  - SuperNOFA
  - SAMSHA
  - Social Security Administration
  - Veterans Administration
3. The QWC/Leadership Committee will review data in order to determine from which surrounding communities chronically homeless individuals are originating, and will work with those municipal leaders to address homelessness prevention, supportive housing initiatives and to create a broader understanding of the problem of chronic homelessness.
4. The Leadership Committee will work to educate local businesses and residents about successful homelessness prevention strategies by providing data on persons who are homeless, information on discharge issues and Housing First success stories.
5. The business community will assist with public policy changes; provide information and feedback regarding new business concepts and fundraising ideas; assist with a public relations campaign to discuss Quincy's efforts and the success of those efforts to end homelessness, as well as assist with the zoning and site locations of new housing projects.
6. Local clergy will advocate for additional resources and educate their congregations about the issues of homelessness and assistance needed to end homelessness in our community.

### ***11.2.6.3. Measurable Outcomes***

1. Establishment of a regional collaboration within three years.
2. Receipt of funding from new sources specific to regional strategies and services for addressing chronic homelessness within five years.

3. 10% reduction in needed services for chronically homeless individuals coming from other communities within two years.

## **11.2.7. Implementation of Plan**

To successfully end chronic homelessness, the plan must be implemented in a way that creates ownership and monitoring of success.

### ***11.2.7.1. Recommendation***

Meetings of the Leadership Committee to oversee the action plan for each critical area essential to ending chronic homelessness and reports back effectiveness of plan and need for modifications to the Mayor and Quincy-Weymouth Continuum of Care.

### ***11.2.7.2. Action Steps***

1. The Leadership Committee will monitor progress, reports areas of needed improvement, make recommendations and update the interested parties.

### ***11.2.7.3. Measurable Outcomes***

1. Successful implementation of each action step and achievement of measurable outcomes within the critical areas of the 10-Year plan to end chronic homelessness.

## **11.3. Homeless Prevention**

### **11.3.1. Housing Foreclosures**

Two of the City's leading non-profit agencies that address housing issues (QCAP and NHS) have been on the front lines with the recent home foreclosure crisis. The City of Quincy will work closely with both agencies in the coming year to coordinate foreclosure prevention actions.

In an effort to stabilize housing, the City developed "Quincy's Housing Stabilization Pilot Program". The program provides funding for qualified non-profit housing developers to purchase vacant foreclosed homes or REO properties, rehab the home, then sell it a qualified low/moderate income homebuyer.

*The following foreclosure information has been gathered by the non-profits addressing housing issues and has been provided to the City for informational purposes.*

In 2008 there were 1,089 foreclosure petitions in Norfolk County – 61 were filed in Quincy and 69 in Weymouth. 83 homes in these communities (47 in Quincy, and 36 in Weymouth)

went into foreclosure in 2008 (note petitions for some of these homes may have been filed in 2007).

Prior to 2008 sub-prime ARM's were the most common sub-prime loan product to go into foreclosure, however, there has been an increase in mortgage delinquencies on prime loans due largely to unemployment. Additionally, the new sub-prime products to go into default in 2008 are Option ARM loans.

In part, subprime lending has been prevalent in this area due to the high cost of real estate. Although home prices have fallen in the past two years, average home prices in Norfolk County still exceed the state average. According to the Warren Group, the median price of a single-family home in 2008 in the City of Quincy was \$330,000 while the median condominium price was \$243,000. Although these prices represent a sharp decline from the 2006 figures (\$329,500 and \$252,000 respectively) the price of these homes well exceeds the purchasing power of low-income individuals and still represents significant increases during the past five years.

In Weymouth the 2008 median home price was \$295,000 while the median condominium cost \$190,000. The 2008 figure is higher in the town of Weymouth than the previous median sale prices in 2007 (\$ 330,000 and \$ 210,000 respectively).

The average mortgage foreclosure client is two to three months in arrears. They are often far behind because lenders will not take partial payment and request 30-50% of arrears up front to enter into a re-payment plan. A large number of clients are presenting after they have defaulted on a payment plan. Most clients were placed into loans that they could not afford in the first place. Many of them received loans with substantially high interest rates 7.5%-14%. Many clients are upside-down in their home due to declining real estate market values and a fully mortgaged property. Housing agencies are also finding that there is no uniformity among the lenders in their foreclosure processes. Some allow borrowers to default for 10 months before initiating foreclosure others only allow for 3 months default. Many clients cannot get loan modifications because they do not have enough income.

More recently, housing agencies are encountering more cooperation from loan servicers. However, some loan servicing companies have far better service than others. Since 2008, lenders have been more cooperative with housing counselors. Many lenders now are willing to work with homeowners to reduce payments if the homeowner can substantiate enough income. Additionally, many loan servicers are providing borrowers with HUD counseling agency contact information.

Although lenders are much more willing to enter into loan modification there is still little assistance available to the family struggling to survive on unemployment. Most often, homeowner unemployment benefits are not enough to substantiate the household finances making clients ineligible for modifications. Lenders are often unwilling to enter into forbearance agreements with borrowers as unemployment can be a long term problem for many borrowers.

Quincy District Court continues to be accommodating to foreclosed borrowers when borrowers appear. All too frequently homeowners default and are forced out of their home prematurely. Homeowners are usually given six months in their home from date of foreclosure auction to execution. This amount of time allows borrowers to save up money for first/last/security to relocate into a rental unit. Through Emergency Food and Shelter Program funding and other private funding, housing agencies have been able to assist with these types of relocation costs, and have been successful with helping former homeowners move into apartments.

### **11.3.2. Services in place**

- Rental /Mortgage Assistance
  - Father Bills & MainSpring – Federal and private funds for Rental Start-Up (an emergency rental subsidy to those generally able to pay rent and who have means to pay rent in the future).
  - Quincy Community Action Programs (QCAP) – FEMA, Lend-a-Hand, and Department of Housing and Community Development Relocation funds for rent assistance.
  
- Counseling
  - Tenant counseling, including linkage to other resources to mitigate issues affecting ability to maintain tenancy (e.g., food pantry, mental health, AA/SA, child care, HeadStart, and fuel assistance).
  - First Time Homebuyer Workshops in English and Chinese
  - Tenant/Landlord Rights and Responsibilities Workshops
  - Mortgage foreclosure counseling; Budget/credit counseling
  - Predatory lending workshops/individual counseling
  - Assistance with applications for obtaining housing subsidy
  - Home Equity Conversion Mortgage (HECM) counseling for seniors which enables seniors to remain in home
  - Housing search if remaining in place is no longer an option
  - Cyber Workshops on housing that cover how to use the Internet, on-line housing search, where to get free Internet access, and workshops also include free email accounts.
  - Support groups for victims of domestic violence and children of victims to prevent repeat victimization and subsequent homelessness.
  - Mediation with family/landlords by representative of QWC's Family Subcommittee
  - Weekly presence in District Court for summary process sessions
  - Emergency Assistance
  - FEMA funds for Fuel Assistance
  - Salvation Army – FEMA funds for Utility Assistance
  - Down Payment Assistance

### **11.3.3. How Persons Access/Receive Assistance**

Clients generally access assistance through referrals from local agencies, state agencies and city/town hall's Office of Constituent Services. Individuals often call Father Bill's & MainSpring to speak with a case manager, who assesses the situation and determines the best course of action. HECM counseling is accessed through referrals from banks and AARP. Mortgage counseling is accessed by referrals from local banks and agencies or from the HUD website.

### **11.4. Discharge and Coordination Policy**

The quickest and most efficient way to end chronic homelessness is to prevent homelessness from happening at all. Quincy sees an average of 25-30 discharges from state systems of care occurring monthly, in which individuals are discharged from state care with no place to go. These individuals are ending up at the doorstep of our emergency shelter and/or on the streets of Quincy.

Such state agencies include:

- Department of Youth Services
- Department of Social Services
- Department of Corrections
- Bureau of Substance Abuse Services
- Department of Mental Health
- Regional hospitals
- Regional court houses

#### **11.4.1. Goal Five**

Working in accordance with the state's 10-year plan and with the Interagency Council on Homelessness, develop a zero tolerance policy for inappropriate discharges by state agencies, and prioritize persons experiencing chronic homelessness within these systems of care so that anyone willing to accept treatment will be granted such help regardless of insurance status, length of stay, or other barriers.

#### **11.4.2. Action Steps**

1. The Quincy-Weymouth Board on Homelessness will document such inappropriate discharges and forward the data quarterly to the State Interagency Council on Homelessness.
2. Efforts will be enhanced by area homeless providers to build collaborations and/or relationships with housing courts so that a designated person will be notified of potential evictions that may lead to homelessness prior to homelessness beginning.

3. Local agencies and City officials will work with State agencies to create a zero tolerance policy toward discharges into homelessness.
4. Quincy's Emergency Shelter Director will meet quarterly with the local Sheriff's office to ensure appropriate discharge planning with the State's Department of Corrections.
5. Representatives of Quincy's Emergency Shelter will begin attending Regional Hospital Meetings to coordinate substance abuse and mental health issues for persons experiencing homelessness.
6. Quincy's Veteran Specialist will work with Federal and State Department of Veterans' Affairs in identifying and providing services to Veterans who are returning home and who may be at risk of becoming homeless.
7. Funding will be sought by state systems of care and local government to provide supportive services for discharge planning and follow up care.

#### **11.4.3. Measurable Outcomes**

1. A decrease in inappropriate discharges by 10% the first year, with annual reviews each year over the course of the 10 years until a zero tolerance policy is fully adopted and enforced.
2. Decrease in over-utilization of emergency law enforcement and corrections, mental health hospitals, emergency medical services by 10% the first year, with reviews each subsequent year thereafter.

#### **11.5. Sources of Funds**

Please refer to the Statement of Resources (Schedule B) in section 21.

## 12. EMERGENCY SHELTER/SOLUTIONS GRANT (ESG)

*Describe the process for awarding grants to subrecipients, and a description of how the allocation will be made available to units of local government.*

Emergency shelter for individuals is provided by Father Bills & MainSpring, at one site in Quincy, located on Broad Street. The City of Quincy earmarks its Emergency Shelter/ Solutions Grant (ESG) to be used for operating expenses at this shelter, called “Father Bill’s Place”. Father Bill’s Place is the South Shore’s largest homeless shelter. There is no emergency shelter for families in this area. Families have to be sent to other communities for emergency housing. Needs assessments among clients and potential service-dependent populations from which they originate are ongoing at these facilities, and operating funds have been identified as a primary priority. *ESG sources and matching funds for FY 11-12 are estimated as follows:*

<b>Funding Source</b>	<b>Amount</b>
Emergency Shelter Grant	\$90,686 <b>REVISED 7-21-2011</b>
Other Federal Funding	\$1,854,198
State Funding	\$4,479,405
Other (Contributions, Events, Foundations, etc.)	\$2,336,900
<b>Total</b>	<b>\$8,796,503</b>

100% of the City of Quincy’s Emergency Shelter Grant administration funds have been contributed to the shelter’s administration budget for the current contract period. Pending financial analysis of the next contract period, the City of Quincy will review the administration-funding situation and budget up to 5% of its emergency shelter grant for the City’s costs in administering this program.

Each of the Continuum of Care communities issued a Request for Proposal (RFP) package for proposals. Each package consisted of a brief description of federal programs, grant amounts, requirements, selection criteria and the process, information about the public hearings, and simplified proposal forms. These RFPs were mailed out directly to various organizations, elected officials and City departments. Both communities placed public notices of the RFPs and the public hearings in local newspapers through paid advertisement and press releases, and citizens were given 30 days to comment on the plan. The City of Quincy utilized the *Patriot Ledger* for publishing meeting advertisements, while the Town of Weymouth utilized the local newspaper, *The Weymouth News*, for publishing meeting advertisements. Both communities consulted with and participated in needs assessment and planning activities of other agencies, organizations, and groups, such as Father Bills & MainSpring (homelessness), and the Quincy/Weymouth Continuum of Care.

The City of Quincy’s entire Emergency Shelter Grant will be dedicated towards the emergency shelter services for homeless individuals at Fr. Bill’s Place on Broad Street in Quincy.

## **13. COMMUNITY DEVELOPMENT**

### *Table 2B: Community Development Table*

*Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (Table 2B), public facilities, public improvements, public services, and economic development.*

*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 by the jurisdiction.*

### **13.1. Community Needs Assessment**

Following a detailed analysis about community development needs, the City of Quincy's Department of Planning and Community Development identified the following priorities for 2010-2015:

- Real Property
- Code Enforcement
- Public Facilities
- Infrastructure
- Public Services
- Economic Development
- Other: Language Assistance

### **13.2. Long Term and Short Term Strategies**

Refer to Table 3C Listing of Projects – Community Development Section; Table 1C, and Table 2C for objectives.

## **14. ANTIPOVERTY STRATEGY**

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

### **14.1. Family Programs and Services**

#### **14.1.1 Asian Affairs**

This program offers translation services, counseling, outreach and referrals to the growing Asian population to enable them to access government and other services.

#### **14.1.2. Commission on the Family**

##### ***14.1.2.1. Parent Child - Home Program***

A home-based parenting, early literacy and school readiness program designed to help strengthen verbal interaction and educational play between parents and their at-risk young children. It is targeted to families whose income and educational levels may put children at an educational disadvantage. This program helps at risk families who have not had access to educational opportunities to create language-rich home environments and to prepare their children to enter school ready to learn and ready to succeed.

##### ***14.1.2.2. The Parent to Parent Program***

This program offers various services and support to families of newborns, including: home visits, baby supplies/necessities baskets, parenting informational bag, playgroups, and various activities for new mothers and their babies.

#### **14.1.3. Good Shepherd Maria Droste**

Good Shepherd Maria Droste counseling services will offer professional mental health counseling to low/moderate-income people who either do not have medical insurance, or whose health insurance does not cover mental health services. Through participating in mental health counseling, these individuals will be able to better handle stressful situations at work and at home, develop a positive self-image, and to identify abusive relationships. Maria Droste services will help individuals maintain stability at home and at work and enable them to develop healthy, stable relationships.

#### **14.1.4. Homeless Veterans Reintegration Program (HVRP)**

*Figure 14.1. Father Bill's & MainSpring (FBMS) Executive Director, John Yazwinski, speaks about the importance of the Homeless Veterans Reintegration Program at a Kick-off Ceremony.*



Father Bill's & MainSpring offers training and job placement through the Homeless Veterans Reintegration Program (HVRP). This grant was awarded by the U.S. Department of Labor to help reintegrate homeless veterans to the work force. In addition to employment services, case managers from Father Bill's & MainSpring work individually with veterans to provide an array of services, including transitional and permanent housing, and supportive services to address challenges they face. Case management continues throughout the integration process to assure that veteran clients receive the continual services they need to successfully transition to a new career.

#### **14.1.5. Neighborhood Centers and Associations**

##### ***14.1.5.1. Asian-American Service Association, Inc***

AASA's Wollaston Senior Center was established in 1994 as a result of this mission and currently has a membership of 700 seniors to date. Wollaston Senior Center is open Monday through Friday in the morning and its programs include Chi Gong classes, English classes, Chinese nutrition meals, social services, interpretation and translation, field trips, Chinese movies, games, blood pressure testing, festive celebrations and parties, video and literature library and educational seminars. Approximately 40 seniors visit Wollaston Senior Center daily. The existence and services of Wollaston Senior Center provides seniors with a consistent and welcoming place to turn to for their services and needs.

### ***14.1.5.2. Germantown Neighborhood Center***

*Figure 14.2. South Shore YMCA - Germantown Neighborhood Center Food Pantry*



#### **14.1.5.2.1. Family Programs and Services**

The South Shore YMCA - Germantown Neighborhood Center offers residents living in a section of the City with lowest per capita income and 850 public housing units with a variety of programs. These programs seek to increase the residents' understanding of the importance of education, help them to develop new strategies for working toward self-sufficiency, and connect families to resources in the City that strengthen the support system in their lives.

#### **14.1.5.2.2. Food Pantry**

The South Shore YMCA - Germantown Neighborhood Center Food Pantry: Like the QCAP program, this center will provide food, which will enable many of the clients to use the money they would otherwise have spent on food to pay their rent and utility bills. As a "choice pantry", individuals will have the opportunity to choose their own food. In addition, the center will increase access for working families by opening the pantry one evening each week.

### ***14.1.5.3. Houghs Neck Community Center***

The Houghs Neck Community Center (HNCC) is a multi-service community service agency. HNCC is the only agency of its kind in the community, which strives to meet the diverse and increasing demands of a growing community by offering programs, which serve seniors, families, youth, women, and the hungry. HNCC offers four core programs:

1. Senior Drop-in Center: Seniors meet daily at the center for coffee, hot lunch, bingo, movies, and scrabble. Daily, South Shore Elders with volunteers continue to pack and deliver meals to seniors and shut-ins all over the City. A volunteer nurse provides a free Blood Pressure clinic twice a month.
2. Youth Center: Youth activities include reading, playgroups, painting, sewing, drug and alcohol awareness, game night, and socials.
3. Women's Support Program: Mom and Tot Playgroups, aerobics, Pilates, computers, and Outreach
4. Our Community: A collaborative, a meeting place, a safe supervised space providing a variety of helpful information.

#### ***14.1.5.4. Montclair/Wollaston Neighborhood Association at the Good Shepherd Lutheran Church***

Each year funds are allocated to procure music instruments for a music program for fourth and fifth grade students at two elementary schools. The activity has been ongoing for 12 years. There is an inventory of reconditioned instruments which are made available for low/moderate income families to use during the school year by students unable to afford to purchase or rent them. The program helps about 10 students improve their music, English, and social skills. The students are from low/moderate income families who are eligible for free or low cost lunch program. Many of these students are in the English as a second language program.

#### ***14.1.5.5. North Quincy Community Center***

The North Quincy Community Center (NQCC) provides programs and activities that will offer the opportunity for seniors to gather, socialize, learn something new, and have a nutritious meal. Feelings of no longer being useful and isolation are major issues for seniors, especially ones that are starting to have mobility issues. Many seniors in this group can only get out of their living environment once or twice a week with the assistance of senior transportation. The NQCC being small in size can give these seniors the one on one attention they need and crave. Sometimes it is just the few minutes of listening to a story or talking about current events that can help make a senior feel part of the world again, helping lessen the feelings of isolation along with helping stimulate the mind. These programs include: Senior Drop-in, Senior Lunch every Thursday, Bingo, ESL, Holiday Celebrations both traditional American and Asian, and Safety programs provided by the Quincy Police Department.

Because low income families have limited access to quality Out-of-School Time (OST) programs, the South Shore YMCA will offer activities at NQCC during the summer, Tuesday afternoons and school vacations.

Additionally, the Quincy Public Schools Food Service will offer the Summer Lunch Program through the USDA Summer Food Service Program and Project Bread at NQCC.

#### ***14.1.5.6. Squantum Community Center***

The Squantum Community Center continues its ongoing programs involving the seniors of the community. They provide mental exercise, camaraderie and socialization activities. Currently, there are activities three days per week. The activities represent a true example of proven success stories. They offer enjoyable programs which provide mental, physical, and social stimulation to the participants.

*Figures 14.4 & 14.5. Seniors at Squantum Community Center, Community Development Week, 2009*



#### ***14.1.5.7. Ward IV Neighborhood Center***

Because low income families have limited access to quality Out-of-School Time (OST) programs, the South Shore YMCA will offer activities at the Ward IV Neighborhood Center during the summer, Tuesday afternoons and school vacations.

Additionally, the Quincy Public Schools Food Service will offer the Summer Lunch Program through the USDA Summer Food Service Program and Project Bread at the Ward IV Neighborhood Center.

#### ***14.1.5.8. Ward II Community Center (Fore River Club House)***

Because low income families have limited access to quality Out-of-School Time (OST) programs, the South Shore YMCA will offer activities at the Ward II Community Center (Fore River Club House) during the summer, Tuesday afternoons and school vacations.

Additionally, the Quincy Public Schools Food Service will offer the Summer Lunch Program through the USDA Summer Food Service Program and Project Bread at the Ward II Community Center.

#### **14.1.6. Quincy After School Child Care, Inc.**

CDBG invests in the Tuition Scholarship Program for low-income families at Quincy After School Child Care, Inc. (QASCC). Quality after school child care is often out of reach for low-income families and the state voucher system has a significant waiting list.

The purpose of QASCC is to provide quality school age programs in a group setting. Our program focuses on education, nutrition, health and social services for children of families who reside in Quincy, Massachusetts.

The goals of the school age program are to:

- Provide a safe, healthy environment.
- Stimulate the child's potential to grow physically, emotionally, intellectually and socially.
- Increase a child's self-awareness, confidence, and self-worth.
- Improve communication among family members.
- Build interpersonal relationships with peers and adults.

#### **14.1.7. Quincy Community Action Programs – Southwest Community Center Emergency Food Center**

Quincy Community Action Programs (QCAP) – Southwest Community Center Emergency Food Center will provide food, which will enable many of the clients to use the money they would otherwise have spent on food to pay their rent and utility bills. Clients will also receive a range of other support services. The center will provide information and referral to other agencies providing fuel assistance, food stamps, adult literacy or ESL, emergency assistance, mental health services, housing and health care.

#### **14.1.8. Quincy Council on Aging**

This program offers medical and non-medical transportation services and various health and recreational services for seniors, including exercise classes, flu shot and blood pressure clinics, counseling, support groups, workshops, and seminars.

#### **14.1.9. South Shore YMCA and Quincy Parent Advisory Council to Special Education - Teen Center Social Group**

The South Shore YMCA sponsors the Teen Center Social Group on behalf of the Quincy Parent Advisory Council, offering space, staff oversight, and other support as needed.

The Quincy Parent Advisory Council to Special Education (QPAC) is a formally organized group of parents and other interested persons committed to the best possible

services for children with special needs. Established in 1977, QPAC functions under state special education laws and regulations.

The goal of the Teen Center Social Group is to provide social skills education and opportunities to practice new skills with the guidance of qualified counselors for adolescents with ASD and Asperger's Syndrome.

#### **14.1.10. Quincy Public Schools Adult Special Education**

The Quincy Adult Education Program is designed to offer educational, social, and recreational opportunities for adults with developmental disabilities. The program is offered twice a year (fall and winter) and meets two nights per week for seven weeks. During each semester, students work to maintain and improve basic academic skills, as well as daily living skills. Social skills are incorporated into the lessons, which vary to meet the needs of the students. The curriculum also includes computer literacy, history, politics, arts and crafts, and visits by guest speakers. The program benefits adults who are developmentally disabled, over the age of 22, needing life and other skills training. There is little availability of programs offered to this population. Many of the adults who participate are employed but are looking to maintain social connections and strengthen basic educational skills.

#### **14.1.11. South Shore Elder Services Meals on Wheels**

The program intends to provide a nutritionally balanced noontime meal to 5 disabled residents under the age of 60 in Quincy. All individuals are low income and would receive a meal 5 days per week.

South Shore Elder Services, Inc receives over twenty calls each year from individuals with disabilities who wish to access the Agency's Meals on Wheels Program. If the individual is 60 years or older, SSES can provide daily home delivered meals through its federally funded Meals on Wheels Program; however, for those individuals under the age of 60, SSES must find independent funds in order to purchase meals. All individuals receiving meals must be within the federal poverty standards for eligibility. SSEC plans to deliver nutritionally balanced daily meals to 5 individuals with severe disabilities who are homebound, under the age of 60 and who are unable to prepare meals on their own. The home delivered meals (HDM) will be delivered daily via volunteers who will make a "well person" check. Each program consumer will receive two shelf stable meal packs in case of any weather emergency. Consumers will have access to Quincy Elder Service's Information and Referral Department that has a database of over 950 service providers in the South Shore area.

## **14.2. Economic Development - Quincy 2000 Collaborative**

### **14.2.1. Commercial Loan Program**

This program assists businesses through low interest loans, which will create jobs for low and moderate-income people.

### **14.2.2. Micro-enterprise Assistance**

This program provides business loans and technical assistance to Micro-enterprise eligible persons.

### **14.2.3. Technical Assistance for Jobs Creation**

This program provides business loans and technical assistance to businesses that will create or make jobs for low and moderate income persons.

## **14.3. Infrastructure, Renovations, and Code Enforcement**

### **14.3.1. Quincy Department of Public Works Reconstruction/Repair**

In collaboration with the Department of Planning and Community Development, this program allows for engineering design and infrastructure construction of streets/sidewalks at various low-moderate-income neighborhoods.

### **14.3.2. Quincy Health Department Code Enforcement**

This department performs code inspections for health and safety and lead paint violations in low and moderate-income areas.

## **14.4. American Recovery and Reinvestment Act (ARRA) - HPRP**

The Homelessness Prevention and Rapid Re-Housing Program provides services and financial assistance to homeless and at-risk households who only need short-term help to achieve housing stability. HPRP services will help households resolve their current housing crisis; help households plan for the future so they do not have another housing crisis; refer at-risk households to community programs and government benefits; and include outreach, case management, housing search assistance, legal services, and credit repair.

## **15. NON-HOMELESS SPECIAL NEEDS**

*Table 1B: Non-Homeless Special Needs Table*

*Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.*

*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.*

### **15.1. Non-Homeless Special Needs Table**

Table 1B: Non-Homeless Special Needs

### **15.2. Special Needs (Non-Homeless) Priorities**

Following a detailed analysis about special (non-homeless) needs, the City of Quincy's Department of Planning and Community Development identified the following priorities for 2010-2015:

- Elderly and Frail Elderly
- Severe Mental Illness
- Developmentally and Physically Disabled
- Persons with Alcohol / Other Drug Addictions
- Persons with HIV/AIDS and their families
- Victims of Domestic Violence
- Other: Veterans, Abused & Neglected Children, Public Housing Residents, Racial & Ethnic Populations, and Ex-offenders

### **15.3. Specific Objectives**

Programs funded in this category cover the following objectives:

- Providing support services such as: educational, budgetary, and job skills training to homeless families residing in transitional housing facilities
- Offer professional mental health counseling to low/moderate-income people who do not have insurance to cover mental health services
- Provide food, information and referral to other agencies, as well as other support services to low/moderate-income people
- Offer residents living in a section of the City with lowest per capita income and 850 public housing units with a variety of programs that seek to increase the

- residents' understanding of the importance of education and help them to develop new strategies for working toward self-sufficiency, and connect families to resources in the City that strengthen the support system in their lives
- Serve seniors, families, youth, women, and the hungry
  - Provide programs and activities that offer the opportunity for seniors to gather, socialize, learn something new, and have a nutritious meal
  - Host play groups for low-moderate-income families with children 0-4 years
  - Create free enrichment and training programs for low-moderate-income school aged children during school breaks
  - Allocate funds to procure music instruments for a music program for fourth and fifth grade students at two elementary schools which loans the instruments to low-moderate-income families
  - Outreach to Quincy Asian Families, particularly families with at least one child under the age of four to offer a newborn visiting program; English classes with childcare for parents; translation services; child care information and referral services, as well as childcare educational seminars for Asian families who do not speak English
  - Provide quality school age programs in a group setting focusing on education, nutrition, health and social services for children of low-moderate-income families
  - Offer educational, social, and recreational opportunities for adults with developmental disabilities
  - Provide social skills education and opportunities to practice new skills with the guidance of qualified counselors for adolescents with ASD and Asperger's Syndrome
  - Offer training and job placement for homeless veterans
  - Provide a nutritionally balanced noontime meal to 5 disabled low income residents under the age of 60 in Quincy

#### **15.4. Resources Available to Address the Non-Homeless Special Needs Identified**

Please refer to the Statement of Resources (Schedule B) in section 21.

## **16. Housing Opportunities for People with AIDS (HOPWA)**

### **17. HOPWA OBJECTIVES**

These items are not applicable to the City of Quincy or the Quincy HOME Consortium.

## **18. TABLE 1C**

Table 1C: Summary of Specific Homeless / Special Population Objectives

**19. TABLE 2C**

Table 2C: Summary of Specific Housing & Community Development Objectives

## 20. TABLE 3C: LISTING OF PROJECTS

### Listing of Consolidated Plan Projects and Performance Measurement System

#### 20.1. Performance Measurement System

In response to the HUD CPD Notice 03-09, Quincy has developed a Performance System that has two (2) types of Outcome Measures: A) Outcome Statements; and B) Outcome Indicators.

The Performance Measurement System used by the City of Quincy and the Quincy HOME Consortium is based on HUD's most updated Performance Measurement System described in Federal Register Part III Department of Housing and Urban Development Notice of Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs; Notice (Tuesday, March 7, 2006).

##### 20.1.1. How it works

This system maintains the flexibility of the block grant programs, as the objectives, outcomes, and indicators will be determined by the grantees (The City of Quincy and the Quincy HOME Consortium), based on the intent of the activities they choose to fund. The standardized format provides that reporting will be uniform, and therefore the achievements of these programs can be aggregated for each grantee locally and for all grantees at the national level.

##### 20.1.1.1. Objectives

Based on the intent when funding an activity, the grantees will determine which of the three objectives best describes the purpose of the activity. The objectives will appear on an IDIS screen and the grantees will choose from the options presented. The three objectives are:

**Suitable Living Environment** – In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.

**Decent Housing** – The activities that typically would be found under this objective are designed to cover the wide range of housing possible under HOME, CDBG, HOPWA or ESG. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.

**Creating Economic Opportunities** – This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

### ***20.1.1.2. Outcomes***

Similarly, once the objective for the activity is selected, the City will then choose which of the three outcome categories best reflects what they are seeking to achieve by funding the activity, and then enter the outcome on the appropriate IDIS screen. It is important that the data are not diluted by too much information. Therefore, grantees are encouraged to report which one of the three outcomes is most appropriate for their activity. However, if the grantee believes that two outcomes of equal importance will be realized, then a second outcome may also be selected. The three outcome categories are:

**Availability/ Accessibility** – This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low-and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate income people where they live.

**Affordability** – This outcome category applies to activities that provide affordability in a variety of ways in the lives of low- and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

**Sustainability - Promoting Livable or Viable Communities** – This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low-and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

### ***20.1.1.3. Outcome/Objective Statements***

Each outcome category can be connected to each of the overarching objectives, resulting in a total of nine groups of outcome/objective statements under which grantees would report the activity or project data to document the results of their activities or projects. Each activity will provide one of the following statements, although sometimes an adjective such as new, improved or corrective may be appropriate to refine the outcome statement.

- Accessibility for the purpose of creating suitable living environments
- Accessibility for the purpose of providing decent affordable housing
- Accessibility for the purpose of creating economic opportunities
- Affordability for the purpose of creating suitable living environments

- Affordability for the purpose of providing decent affordable housing
- Affordability for purpose of providing creating economic opportunities
- Sustainability for the purpose of creating suitable living environments
- Sustainability for the purpose of providing decent affordable housing
- Sustainability for the purpose of creating economic opportunity

Based on the objectives and outcomes selected, and, in the case of CDBG activities the national objective selected, IDIS will identify the specific indicators for each activity. Only the specific indicators appropriate for that activity will be available for grantees to report. Thus, the process of identifying and selecting indicators will be minimized. The objective and outcomes will combine with activity indicator data to produce statements of national significance regarding the results of the activity.

The specific indicators are described in this notice. Grantees are reminded that these indicators will be incorporated into IDIS and, therefore, will appear on screens and not in the written format shown here. Grantees will only report this data if the indicator is a requirement of the program from which the activity is funded.

#### ***20.1.1.4. Data Elements Reported***

There are certain data elements commonly reported by all programs, although each of the four programs may require different specificity or may not require each element listed below. Grantees will only report the information required for each program, as currently required. No new reporting requirements are being imposed for program activities that do not currently collect these data elements. The elements include:

- Amount of money leveraged (from other federal, state, local, and private sources) per activity;
- Number of persons, households, units, or beds assisted as appropriate;
- Income levels of persons or households by: 30 percent, 50 percent, 60 percent, or 80 percent of area median income, per applicable program requirement. However, if a CDBG activity benefits a target area, that activity will show the total number of persons served and the percentage of low/mod persons served. Note that this requirement is not applicable for economic development activities awarding funding on a “made available basis;”
- Race, ethnicity, and disability (for activities in programs that currently report these data elements)

#### ***20.1.1.5. Outcome Narratives***

HUD will combine the objectives, outcomes, and data reported for the indicators to produce outcome narratives that will be comprehensive and will demonstrate the benefits that result from the expenditure of these federal funds.

## **20.1.2. Specific Outcome Indicators**

### ***20.1.2.1. Public Facility or Infrastructure Activities***

Number of persons assisted:

- with new access to a facility or infrastructure benefit
- with improved access to a facility or infrastructure benefit
- where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to a substandard facility or infrastructure

### ***20.1.2.2. Public Service Activities***

Number of persons assisted:

- with new access to a service
- with improved access to a service
- where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

### ***20.1.2.3. Activities are part of a geographically targeted revitalization effort (Y/N)?***

If Yes (check one)

- a) Comprehensive
- b) Commercial
- c) Housing
- d) Other

Choose all the indicators that apply, or at least 3 indicators if the effort is (a) Comprehensive.

- Number of new businesses assisted
- Number of businesses retained
- Number of jobs created or retained in target area
- Amount of money leveraged (from other public or private sources)
- Number of low- or moderate-income (LMI) persons served
- Slum/blight demolition
- Number of LMI households assisted
- Number of acres of remediated brownfields
- Number of households with new or improved access to public facilities/services
- Number of commercial façade treatment/business building rehab
- Optional indicators a grantee may elect to use include crime rates, property value change, housing code violation, business occupancy rates, employment rates, homeownership rates (optional)

**20.1.2.4. Number of commercial façade treatment/business rehab**

(Site, not target area based)

**20.1.2.5. Number of acres of brownfields remediated**

(Site, not target area based)

**20.1.2.6. New rental units constructed per project or activity**

Total number of units

- Of Total
  - Number of affordable
  - Number section 504 accessible
  - Number qualified as Energy Star
  
- Of Affordable
  - Number occupied by elderly
  - Number subsidized with project-based rental assistance (federal, state, or local program)
  - Number of years of affordability
  - Number of housing units designated for persons with HIV/AIDS, including those units receiving assistance for operations (Of those, number of units for the chronically homeless)
  - Number of units of permanent housing designated for homeless persons and families, including those units receiving assistance for operations (Of those, number of units for the chronically homeless)

**20.1.2.7. Rental Units Rehabilitated**

Total number of units

- Of Total:
  - Number affordable
  - Number section 504 accessible
  - Number of units created through conversion of nonresidential buildings to residential buildings
  - Number bought from substandard to standard condition (HQS or local code)
  - Number qualified as Energy Star
  - Number brought into compliance with lead safe housing rule (24 CFR part 35)

- Of Affordable:
  - Number occupied by elderly
  - Number subsidized with project-based rental assistance (federal, state, or local program)
  - Number of years of affordability
  - Number of housing units designated for persons with HIV/AIDS, including those units receiving assistance for operations (Of those, number of units for the chronically homeless)
  - Number of units of permanent housing designated for homeless persons and families, including those units receiving assistance for operations (Of those, number of units for the chronically homeless)

***20.1.2.8. Homeownership Units Constructed, Acquired, and/or Acquired with Rehabilitation (per project or activity)***

Total number of units

- Of Total:
  - Number of affordable units
  - Number of years of affordability
  - Number qualified as Energy Star
  - Number section 504 accessible
  - Number of households previously living in subsidized housing
- Of Affordable:
  - Number occupied by elderly
  - Number specifically designated for persons with HIV/AIDS (Of those, the number specifically for the chronically homeless)
  - Number specifically designated for homeless (Of those, the number specifically for the chronically homeless)

***20.1.2.9. Owner occupied rehabilitated or improved***

Total number of units

- Number occupied by elderly
- Number of units brought from substandard condition to standard condition (HQS or local code)
- Number of units brought into compliance with lead safe housing rule (24 CFR part 35)
- Number of units made accessible for persons with disabilities

**20.1.2.10. Direct Financial Assistance to Homebuyers**

Number of first-time homebuyers  
(Of those, number receiving housing counseling)  
Number receiving down-payment assistance/closing costs

**20.1.2.11. Tenant-Based Rental Assistance**

Total Number of Households

Of Total:

- Number of short-term rental assistance (less than 12 months)
- Number of homeless households  
(Of those, number of chronically homeless households)

**20.1.2.12. Overnight shelter**

Number of homeless persons given overnight shelter

**20.1.2.13. Overnight Shelter or Other Emergency Housing**

Number of beds created in overnight shelter or other emergency housing

**20.1.2.14. Homeless Prevention**

Number of households that received emergency financial assistance to prevent homelessness  
Number of households that received emergency legal assistance to prevent homelessness

**20.1.2.15. Jobs Created**

Total Number of Jobs  
Employer-sponsored healthcare (Y/N)  
Type of jobs created (use existing Economic Development Administration (EDA) classification)  
Employment status before taking job created  
Number of unemployed

**20.1.2.16. Jobs Retained**

Total Number of Jobs  
Employer-sponsored healthcare benefits

**20.1.2.17. *Businesses Assisted***

Total Businesses Assisted

New Businesses Assisted

Existing Businesses Assisted

(Of those, Business Expansions and Business Relocations)

DUNS number(s) of Businesses Assisted (HUD will use the DUNS numbers to track number of new businesses that remain operational for 3 years after assistance)

**20.1.2.18. *Business Assisted cont.***

Does assisted business provide a good or service to meet needs of service area/neighborhood/community (to be determined by community)?

**20.2. Listing of Projects**

See Table 3C: Listing of Project Forms

**Table 3C**  
**Listing of Projects**  
**Community Development – Public Services**



**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Father Bill's and Mainspring

---

**Priority Need** Transitional Housing, Permanent Supportive Housing, Veterans

---

**Project Number and Title** Project 1 – Limited Clientele Programs/Services

---

**Activity Name and Description** Homeless Veterans Reintegration Program (HVRP): The Veteran Services Specialist and the Employment Specialist provide support through case management visits, on site training classes, and referrals to outside programs.

---

**Objective category:**

X\_\_\_ Suitable Living Environment \_\_\_ Decent Housing \_\_\_ Economic Opportunity

**Outcome category:**

X\_\_\_ Availability/Accessibility \_\_\_ Affordability \_\_\_ Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

Newport Avenue, Quincy, MA 02169 / City-wide

---

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income – Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator(s): 125 homeless veterans will receive shelter; 20 formerly homeless veterans will remain in and/or obtain housing.	Annual Units: 145 (20 Veterans in Housing and 125 Veterans in Shelter)
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG \$17,500

---

**Total \$17,500**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**                      Madonna Hall d/b/a Good Shepherd Maria Droste Services

---

**Priority Need**                                      Public Services

---

**Project Number and Title**                      Project 1 – Limited Clientele Programs/Services

---

**Activity Name and Description**      Mental Health Counseling: Provided by licensed professionals on sliding scale fee basis to low and moderate income persons who do not have insurance and/or fall through the cracks of the welfare system.

---

**Objective category:**  
X\_\_\_ Suitable Living Environment    \_\_\_ Decent Housing    \_\_\_ Economic Opportunity

**Outcome category:**  
X\_\_\_ Availability/Accessibility        \_\_\_ Affordability        \_\_\_ Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
1354 Hancock Street, Quincy, MA 02169 / City-wide

---

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05M	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: More than 75% will continue in counseling for the 26 weeks and show a reduction in their symptoms and improvement in their overall functioning.	Annual Units: 25 Clients
Local ID:	Units Upon Completion:

**Funding Sources:**  
CDBG                                      \$8,775

---

**Total**                                      **\$8,775**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Quincy Public Schools - Adult and Continuing Education

---

**Priority Need** Public Services

---

**Project Name and Title** Project 1 – Limited Clientele Programs/Services

---

**Activity Name and Description** Quincy Public Schools Adult Special Education Program: Provide programs for developmentally disabled adults in Quincy. The Curriculum will include math and money management, reading and writing skills, computer skills, cooking classes, safety and first aid and socialization skills.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 316 Hancock Street, Quincy, MA 02171 / City-wide

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05B	CDBG Citation:
Type of Recipient:	CDBG National Objective: Limited Clientele Presumed Benefit
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: 75% students will report having gained new skills and / or knowledge through attendance.	Annual Units: 20 students
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG	\$2,250
<b>Total</b>	<b>\$2,250</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** South Shore Elder Services, Inc.

---

**Priority Need** Public Services

---

**Project Number and Title** Project 1 – Limited Clientele Programs/Services

---

**Activity Name and Description** Meals on Wheels Program: Delivers hot, nutritious noon time meals to several disabled adults delivered five (5) days a week.

---

**Objective category:**

X\_\_\_ Suitable Living Environment \_\_\_ Decent Housing \_\_\_ Economic Opportunity

**Outcome category:**

X\_\_\_ Availability/Accessibility \_\_\_ Affordability \_\_\_ Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

159 Bay State Drive, Braintree, MA 02184 / City-wide

---

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05B	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator(s): Number of persons receiving meals who increase their nutritional status; Number of persons receiving meals whose weekly food allowance has improved due to this program	Annual Units: 4 disabled persons under the age of 60
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG \$3,780

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**Total \$3,780**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Office of Constituent Services - Asian Liaison

---

**Priority Need** Public Services

---

**Project Number and Title** Project 2 – Family Programs/Services

---

**Activity Name and Description** Asian Affairs: Translation services, translation, counseling, outreach, referral, and other services for the growing Asian population to enable them to access government and other services for an increased quality of life.

---

**Objective category:**  
X\_\_\_ Suitable Living Environment \_\_\_ Decent Housing \_\_\_ Economic Opportunity

**Outcome category:**  
X\_\_\_ Availability/Accessibility \_\_\_ Affordability \_\_\_ Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
1305 Hancock Street, Quincy, MA 02169 / City-wide

---

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: At least 75% of clients will report increase in quality of life due to the translation, referral, ESL, and other services.	Annual Units: 1600 Asian clients
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG	\$46,416
<b>Total</b>	<b>\$46,416</b>





**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Quincy Community Action Program – Southwest  
Community Center Emergency Food Center

---

**Priority Need** Public Services

---

**Project Number and Title** Project 2 – Family Programs/Services

---

**Activity Name and Description** Emergency Food Center (EFC): Provide over 3,000 unduplicated beneficiaries with 9 meals/month or emergency food due to a significant transition period, i.e. job loss; Screen EFC patrons for other QCAP or Government public services such as WIC, SNAP, etc.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 388 Granite Street, Quincy, MA 02169 / City-wide

---

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: At least 75% of EFC patrons will report an increased quality of life due to food and referral services.	Annual Units: 3,300 individuals
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG	\$13,950
<b>Total</b>	<b>\$13,950</b>



**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**                      Houghs Neck Community Council, Inc.

---

**Priority Need**                                      Public Services, Elderly and Frail Elderly

---

**Project Number and Title**    Project 11 – Limited Clientele Neighborhood Centers

---

**Activity Name and Description**      Community Center Programs: Provide youth, women, community, and senior programs that provide various activities, including dance classes, fair foods program, neighborhood bulletin, arts and crafts, homework tutoring, summer enrichment, recreational activities and socials, mom & tot playgroups, computer classes, seminars, and book clubs.

---

**Objective category:**  
X\_\_\_ Suitable Living Environment    \_\_\_ Decent Housing    \_\_\_ Economic Opportunity

**Outcome category:**  
X\_\_\_ Availability/Accessibility        \_\_\_ Affordability        \_\_\_ Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
1193 Sea Street, Quincy, MA 02169 / Census Tract 4178.01

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05/ 05A / 05D	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator(s): Patrons will report improvement in lifestyle, reduced isolation, walk accessibility, volunteer opportunities, access to nutritious food, improved behavior and skills.	Annual Units: <b>500 individuals</b> (50 women, 150 youth, 175 seniors; 125 community members)
Local ID:	Units Upon Completion:

**Funding Sources:**  
CDBG                                      \$14,625

---

**Total                                      \$14,625**

**City of Quincy and Quincy HOME Consortium**

**Table 3  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Montclair/Wollaston Neighborhood Association

---

**Priority Need**                            Public Services, Elderly and Frail Elderly

---

**Project Number and Title**    Project 11 – Limited Clientele Neighborhood Centers

---

**Activity Name and Description**    Senior and Youth Programs: Purchase and provide used musical instruments to schools to be used by Low/Moderate income youth whom otherwise would not be able to afford to learn on or purchase their own instruments; Senior services include information and referral services, including newsletters and guest speaker series.

---

**Objective category:**

X\_\_ Suitable Living Environment    \_\_ Decent Housing    \_\_ Economic Opportunity

**Outcome category:**

X\_\_ Availability/Accessibility        \_\_ Affordability        \_\_ Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

(Crowley) 139 Highland Avenue, Quincy, MA 02170 / Census Tract 4172.00, 4176.02

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05A / 05D	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator(s): (1)The majority of youth participants will improve their academic and language skills; (2) The majority of senior participants attending neighborhood meetings and reading the newsletter will increase their quality of life.	Annual Units: <b>30 individuals</b> (10 students; 20 seniors)
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                                    \$1,305

---

**Total                                    \$1,305**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            North Quincy Community Center

---

**Priority Need**                    Public Services, Elderly and Frail Elderly, Lang. Assistance

---

**Project Number and Title**    Project 11 – Limited Clientele Neighborhood Centers

---

**Activity Name and Description**    Community Center Programs: Senior activities; Cultural engagement with the Asian-American community and celebrations of cultural holidays such as St. Patrick's Day, Thanksgiving, Chinese-New Year, etc.;

---

**Objective category:**  
X\_\_\_ Suitable Living Environment    \_\_\_ Decent Housing    \_\_\_ Economic Opportunity

**Outcome category:**  
X\_\_\_ Availability/Accessibility        \_\_\_ Affordability        \_\_\_ Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
381 Hancock Street, Quincy, MA 02170 / Census Tract 4175.01, 4175.02

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05 / 05A / 05D	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator(s): The majority of seniors will report improvement in reduced feelings of isolation and improved quality of life; Community members will report improvement in quality of life and feelings of connectedness.	Annual Units: <b>200 individuals</b> (100 seniors; 100 community members)
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG	\$5,000
<b>Total</b>	<b>\$5,000</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            South Shore YMCA – Community Center Youth Programs

---

**Priority Need**                    Public Services, Elderly and Frail Elderly, Lang. Assistance

---

**Project Number and Title**    Project 11 – Limited Clientele Neighborhood Centers

---

**Activity Name and Description**    Youth Programs: Provide out-of-school time (OST: Tuesday afternoon, school vacation, and summer vacation) programs for youth in grades 1 – 5 in an effort to meet the social, emotional, and educational needs of area children with limited access to quality OST activities at North Quincy Community Center, Ward II Community Center (Fore River Club House) and Ward IV Neighborhood Center.

---

**Objective category:**

X\_\_ Suitable Living Environment    \_\_ Decent Housing    \_\_ Economic Opportunity

**Outcome category:**

X\_\_ Availability/Accessibility    \_\_ Affordability    \_\_ Sustainability

---

**Location(s) and/or Target Area(s) (List Street Address(es) and/or Service Area(s)):**  
381 Hancock Street, Quincy, MA 02170 / Census Tract 4175.01, 4175.02; 16 Nevada Road, Quincy, MA 02169 / Census Tract 4175.01, 4175.02; 100 Brooks Avenue, Quincy, MA 02169 / Census Tract 4180.01

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05 / 05A / 05D	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator(s): 60% of youth will show an improvement in life skills including developing positive relationships and increased self-esteem.	Annual Units: 85 youth
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                                \$30,000

---

**Total                                \$30,000**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            South Shore YMCA - Germantown Neighborhood Center

---

**Priority Need**                            Public Services

---

**Project Number and Title**    Project 11 – Limited Clientele Neighborhood Centers

---

**Activity Name and Description**    Services & Activities: For all age groups, including school vacation & sports camps, girl power camp, cheerleading & dance programs, youth citizen's police academy, homework center/tutoring, reading group, boys for change, mom & tot playgroups, parenting workshops, people of color focus groups, family literacy program, holiday assistance, field trips, college financial assistance, cultural events/education, intergenerational activities, & women's workshops.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 366 Palmer Street, Quincy, MA 02170 / Census Tract 4178.02

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05 / 05D	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator(s): (1) Surveyed community members will report improvement in lifestyle & nutrition; (2) 100+ youths will either enroll in a higher education, become involved as peer leaders or continue participation with the goal of becoming a peer leader; (3) participants will exhibit improved behavior.	Annual Units: <b>2,350 individuals</b> (80 Women; 2000 community members; 270 youth)
Local ID:	Units Upon Completion:

**Funding Sources:**  
 CDBG                            \$26,100  


---

**Total                            \$26,100**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**                      South Shore YMCA - Quincy Parent Advisory Council

---

**Priority Need**                                              Public Services, Developmentally Disabled

---

**Project Number and Title**                      Project 18 – Youth Programs/Services

---

**Activity Name and Description**      Teen Center Social Group: Held at the SSYMCA for youth with Asperger's Syndrome and Autism. This program provides a place for teens with these issues to develop appropriate social skills.

---

**Objective category:**

X\_\_\_ Suitable Living Environment    \_\_\_ Decent Housing    \_\_\_ Economic Opportunity

**Outcome category:**

X\_\_\_ Availability/Accessibility      \_\_\_ Affordability      \_\_\_ Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

79 Coddington Street, Quincy, MA 02169 / City-wide

---

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05-D	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: 10 adolescents will make significant progress with social cognition based on counselor observation and reporting.	Annual Units: 10 adolescents
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                                              \$3,700

---

**Total                                              \$3,700**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Quincy After School Child Care, Inc.

---

**Priority Need** Public Services

---

**Project Number and Title** Project 18 – Youth Programs/Services

---

**Activity Name and Description** After-school Program: For children 4.8 to 12 in their schools where they benefit from a safe environment. Low moderate income families receive tuition grants for reduced child care costs. At risk students receive outreach and counseling also.

---

**Objective category:**

X\_\_\_ Suitable Living Environment \_\_\_ Decent Housing \_\_\_ Economic Opportunity

**Outcome category:**

X\_\_\_ Availability/Accessibility \_\_\_ Affordability \_\_\_ Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

City-wide (held at Quincy Public School locations)

---

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05D	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: 9 children will have less exposure to negative elements such as drugs and peer pressure while improving their grades.	Annual Units: 9 children
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG \$7,425

---

**Total \$7,425**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Asian American Service Association

---

**Priority Need** Public Services

---

**Project Number and Title** Project 27 – Senior Programs/Services

---

**Activity Name and Description** Senior Programs: Various senior activities, including Quing Kung, Tai-chi, socials and celebration gatherings, outdoor programs, workshops/seminars, and arts & crafts programs.

---

**Objective category:**

X\_\_\_ Suitable Living Environment \_\_\_ Decent Housing \_\_\_ Economic Opportunity

**Outcome category:**

X\_\_\_ Availability/Accessibility \_\_\_ Affordability \_\_\_ Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

550 Hancock Street, Quincy, MA 02170 / City-wide

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 5A	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele – presumed benefit
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: At least 80% of participating seniors will report that their physical and mental health is better as a result of the programs.	Annual Units: 200 Asian seniors
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG \$8,235

---

**Total \$8,235**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Quincy Council on Aging

---

**Priority Need** Public Services, Elderly and Frail Elderly

---

**Project Number and Title** Project 27 – Senior Programs/Services

---

**Activity Name and Description** Transportation: Medical and non-medical transportation services, and various health and recreational services for seniors, including exercise classes, flu shot and blood pressure clinics, counseling, support groups, workshops and seminars.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 83 Saratoga Street, Quincy, MA 02170 / City-wide

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 05A	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele – presumed benefit
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Seniors will be able to make medical appointments without great cost and inconvenience to them; Seniors will report a better quality of life and reduced isolation due to transportation to social activities	Annual Units: 3,240 seniors
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG	\$110,056
Dispatcher	\$29,386
Social Service Tech-2	\$40,335
Social Service Tech-2	\$40,335
<b>Total</b>	<b>\$110,056</b>

**Table 3C**  
**Listing of Projects**  
**Community Development – Other**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            City of Quincy

---

**Priority Need**                    Public Facilities

---

**Project Number and Title**    Project 53 - CDBG-R (ARRA) - **RESERVED**

---

**Activity Name and Description**

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

---

Specific Objective Number:	Project ID:
HUD Matrix Code:	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

**Total**                            **\$0**



**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            *TBD*

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**Priority Need**                      Public Facilities

---

**Project Number and Title**    Project 4 – Public Facilities Low and Moderate Income

---

**Activity Name and Description**    *TBD*

---

**Objective category:**

X\_\_ Suitable Living Environment    \_\_ Decent Housing    \_\_ Economic Opportunity

**Outcome category:**

X\_\_ Availability/Accessibility        \_\_ Affordability        \_\_ Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

*TBD*

---

Specific Objective Number: SL 1.2	Project ID:
HUD Matrix Code: 05A / 03P	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units: 1 public facility
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                                      \$30,000

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**Total                                      \$30,000**





**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Department of Planning and Community Development

---

**Priority Need** CDBG Planning and Administration

---

**Project Number and Title** Project 8 – Planning and Administration

---

**Activity Name Description** General administrative costs for CDBG program; monitoring and oversight of CDBG-funded projects and activities; grant applications; compliance with federal regulations; preparation of CAPER and Consolidated Annual Plan; preparation of planning studies

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 1305 Hancock Street, Quincy, MA 02169 / City-wide

Specific Objective Number:	Project ID:
HUD Matrix Code: 20 / 21A	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Compliance with CDBG, HOME, ESG, and other grant conditions; at least 65% of CDBG and program income expended.	Annual Units: n/a
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                      \$411,927

---

**Total                      \$411,927**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Quincy Community Action Program (QCAP)

---

**Priority Need** Assistance for Homeownership, Elderly and Frail Elderly

---

**Project Number and Title** Project 8 – Planning and Administration

---

**Activity Name and Description** First Time Home Buyer (FTHB) Counseling Workshops: Increase the number of low and moderate income first time homebuyers; Promote opportunities for minority and disabled populations in order to assure fair housing standards and goals in the City are met.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 1509 Hancock Street, Quincy, MA 02169 / City-wide

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 05K / 05 R	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2010	Completion Date: 06/30/2011
Performance Indicator: 80 households completing the FTHB workshop series will improve their access to low cost mortgage products and down payment assistance.	Annual Units: 80 households
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                      \$9,500

---

**Total                      \$9,500**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Quincy 2000 Collaborative

---

**Priority Need** Economic Development

---

**Project Number and Title** Project 10 – Quincy 2000 Commercial Loan Program

---

**Activity Name and Description** Loan & Grant Program: Assisting businesses through low interest loans, which will create jobs for low and moderate-income people.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 1400 Hancock Street, Quincy, MA 02169 / City-wide

Specific Objective Number: EO 1.2	Project ID:
HUD Matrix Code: 18A	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Jobs Benefit (LMJ)
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: 2 business loans will be approved creating economic opportunities allowing 6 full time equivalency (FTE) jobs to be created and 5 FTE jobs will be held by or available to LMI persons.	Annual Units: 2 businesses will have access to commercial loans that will create 5 FTE.
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG	\$40,000
<b>Total</b>	<b>\$40,000</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**                      Section 108 Loan Repayment (Quincy Shipyard)

---

**Priority Need**                                      Economic Development

---

**Project Number and Title**                      Project 15 - Section 108 Loan Repayment (Quincy Shipyard)

---

**Activity Name and Description**              Planned repayment of Section 108 Loan Guarantee; Annual repayment of Section 108 Loan Guarantee in the amount of \$649,104. The property was sold in early spring 2004 to a private business.

---

**Objective category:**  
 Suitable Living Environment       Decent Housing       Economic Opportunity

**Outcome category:**  
 Availability/Accessibility       Affordability       Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 Quincy Shipyard / Census Tract 4179.01

Specific Objective Number: EO 3.2	Project ID:
HUD Matrix Code: 19F	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low-Moderate Income Jobs Creation
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units: 1
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG	\$658,117
<b>Total</b>	<b>\$658,117</b>



**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Quincy 2000 Collaborative

---

**Priority Need** Economic Development

---

**Project Number and Title** Project 36 – Quincy 2000 TA for Jobs Creation

---

**Activity Name and Description** Provide business loans and technical assistance to businesses that will create or make jobs for low and moderate income persons.  
(RESERVED)

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

1400 Hancock Street, Quincy, MA 02169 / City-wide Commercial Districts

Specific Objective Number: EO 1.2	Project ID:
HUD Matrix Code: 18D	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Jobs Benefit (LMJ)
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                      \$0

---

**Total                      \$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Department of Planning and Community Development

---

**Priority Need** Program Administration

---

**Project Number and Title** Project 53 - CDBG-R (ARRA) **RESERVED**

---

**Activity Name and Description** CDBG- R Administration: Entails the administration, monitoring, and oversight of activities associated with carrying out the CDBG-R program.

---

**Objective category: n/a**  
 Suitable Living Environment       Decent Housing       Economic Opportunity

**Outcome category: n/a**  
 Availability/Accessibility       Affordability       Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 1305 Hancock Street, Quincy, MA 02169

---

Specific Objective Number:	Project ID:
HUD Matrix Code: 21A	CDBG Citation: 570,206(a) (1)
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

---

**Total**                      **\$0**



**Table 3C**  
**Listing of Projects**  
**Community Development – Housing**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**          Father Bill's & Mainspring; QCAP

---

**Priority Need**                      Homeless Prevention

---

**Project Number and Title**    Project 52 – HPRP (ARRA)

---

**Activity Name and Description**    The Homeless Prevention and Rapid Re-Housing Program (HPRP): Provides services and financial assistance to homeless and at-risk households who only need short term help to achieve housing stability.

---

**Objective category:**  
X\_\_\_ Suitable Living Environment    \_\_\_ Decent Housing    \_\_\_ Economic Opportunity

**Outcome category:**  
X\_\_\_ Availability/Accessibility        \_\_\_ Affordability        \_\_\_ Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
422 Washington Street, Quincy, MA 02169 / City-wide  
388 Granite Street, Quincy, MA 02169 / City-wide

---

Specific Objective Number: SL 1.4	Project ID:
HUD Matrix Code: 05Q / 08 / 21A	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Provide HPRP assistance to 67 households.	Annual Units: 67 households
Local ID:	Units Upon Completion:

**Funding Sources:**

HPRP	\$203,174
<b>Total</b>	<b>\$203,174</b>



**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Office of Housing Rehabilitation

---

**Priority Need**                            Rehabilitation of units for Affordable Housing

---

**Project Number and Title**    Project 13 - Single Family Housing Rehabilitation (OHR)

---

**Activity Name and Description**    Grants and Loans: To eliminate substandard living conditions, control lead paint hazards, prevent flood damage, etc. in owner occupied households.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility             Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

1305 Hancock Street, Quincy, MA 02169 / City-wide

Specific Objective Number: DH 2.4	Project ID:
HUD Matrix Code: 14A	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low-Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Rehabilitation of 5 single-family housing units to maintain housing affordability.	Annual Units: 5 units
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                                    \$34,402

HOME                                    \$40,000

---

**Total                                    \$74,402**

**REVISED 7-21-2011**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Office of Housing Rehabilitation

---

**Priority Need**                            Rehabilitation of units for Affordable Housing

---

**Project Number and Title**    Project 14 – Multi Family Housing Rehabilitation (OHR)

---

**Activity Name and Description**    Grants and Loans: To eliminate substandard living conditions in rental units occupied by low-moderate income tenants.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility             Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

City-wide

Specific Objective Number: DH 2.5	Project ID:
HUD Matrix Code: 14B	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low-Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Rehabilitation of 2 multi-family housing units to maintain housing affordability.	Annual Units: 2 multi-family housing units
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                            \$20,000 (+ \$105,085 Housing Program Support)  
HOME                            \$47,561

---

**Total                            \$67,561**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**      Neighborhood Housing Services of the South Shore (NHS)

---

**Priority Need**                      Rehabilitation of rental and owner units as a way to provide Affordable Housing

---

**Project Number and Title**    Project 16 – Multi Family Housing Rehabilitation (NHS)

---

**Activity Name and Description**    Grants and Loans: To eliminate substandard living conditions in rental units occupied by low-moderate income tenants.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility       Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
Consortium-wide

Specific Objective Number: DH 2.5	Project ID:
HUD Matrix Code: 14B	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low-Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units: 2 households
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                      \$20,000  
HOME                      \$24,235

---

**Total                      \$44,235**

*Operations                      \$30,000*

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**      Neighborhood Housing Services of the South Shore (NHS)

---

**Priority Need**                      Rehabilitation of units for Affordable Housing

---

**Project Number and Title**    Project 17 - Single Family Housing Rehabilitation (NHS)

---

**Activity Name and Description**    Grants and Loans: To eliminate substandard living conditions, control lead paint hazards, and prevent flood damage in owner occupied households.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility       Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
Consortium-wide

Specific Objective Number: DH 2.4	Project ID:
HUD Matrix Code: 14A	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low-Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Rehabilitation of 10 single-family housing units to maintain housing affordability.	Annual Units: 10 units
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                      \$39,253  
HOME                      \$20,000

---

**Total Loan Funds    \$59,253**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Office of Housing Rehabilitation

---

**Priority Need**                    Rehabilitation of rental and owner units as a way to provide Affordable Housing

---

**Project Number and Title**            Project 19 - Housing Rehabilitation (Slums/Blight)

---

**Activity Name and Description**    Grants and Loans: To eliminate substandard living conditions in rental units occupied by low-moderate income tenants. RESERVED

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 City-wide

Specific Objective Number: SL 3.1	Project ID:
HUD Matrix Code: 14A	CDBG Citation:
Type of Recipient:	CDBG National Objective: Slums-Blight Spot
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: .	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

CDBG                            \$0

---

**Total                            \$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Department of Planning and Community Development

---

**Priority Need** Assistance for Homeownership

---

**Project Number and Title** Project 21 - Quincy First Time Home Buyer Program

---

**Activity Name and Description** Quincy First Time Home Buyer Program: Provide financial assistance to first time homebuyers that meet certain income requirements in the form of down payment and closing cost assistance, and interest subsidy on the second mortgage.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 City-wide

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 13	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Assist 2 households to afford their own home.	Annual Units: 2 households
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                      \$44,235

---

**Total                      \$44,235**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Neighborhood Housing Services of the South Shore and/or Quincy Community Action Programs Inc.

---

**Priority Need** Acq., Production, & Rehab of units for Affordable Housing

---

**Project Number and Title** Project 22 - Quincy CHDO Affordable Housing

---

**Activity Name and Description** Grants & Loans: CHDO Affordable Housing Dev.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

51 Empire Street, Quincy; 150 Quincy Street, Quincy; 63 Lake Street, Weymouth;  
Consortium-wide

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12 / 14G	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Create 4 new affordable housing units.	Annual Units: 4 affordable housing units
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                      \$221,175

---

**Total                      \$221,175**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Department of Planning and Community Development

---

**Priority Need** Production of rental units for affordable housing

---

**Project Number and Title** Project 23 – Quincy Rental Production (non-CHDO)

---

**Activity Name and Description** Production of rental units for affordable housing

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

City-wide

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Mod Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: 2	Annual Units: 2
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                      \$66,353

---

**Total                      \$66,353**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Office of Housing Rehabilitation

---

**Priority Need**                    Rehabilitation of units for Affordable Housing

---

**Project Number and Title**    Project 24 - Non-Profit Housing Rehabilitation (OHR)

---

**Activity Name and Description**    Grants and Loans: RESERVED (Used previously for Asian Community Development Assoc. project at 6 Fort Street).

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 City-wide

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 14B	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low-Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

---

**Total**                                    **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Department of Planning and Community Development

---

**Priority Need** HOME Planning and Administration

---

**Project Number and Title** Project 25 – HOME Consortium Administration

---

**Activity Name and Description** Administration of HOME Grant Funds:  
Responsibilities include budgeting, financial management, subrecipient monitoring, etc.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

City-wide

Specific Objective Number:	Project ID:
HUD Matrix Code: 19A / 21H	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Compliance with HOME program.	Annual Units: n/a
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                      \$51,502

---

**Total**                      **\$51,502**

**REVISED 7-21-2011**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Braintree PCD

---

**Priority Need**                      Assistance for Homeownership

---

**Project Number and Title**    Project 37 – Braintree First Time Home Buyer Program

---

**Activity Name and Description**    Down payment and closing cost assistance loans to first time homebuyers.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility             Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

1305 Hancock Street, Quincy, MA 02169 / Braintree

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 13	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Assist 3 households to afford their own home.	Annual Units: 3 households
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                                      \$74,392

---

**Total                                      \$74,392**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**                      Braintree PCD

---

**Priority Need**                                      HOME Planning and Administration

---

**Project Title**                                      Project 38 – Braintree HOME Administration

---

**Activity Description**                      Administration of HOME Grant Funds: Responsibilities include budgeting, financial management, subrecipient monitoring, etc.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 One JFK Memorial Drive, Braintree, MA 02184 / Braintree

Specific Objective Number:	Project ID:
HUD Matrix Code: 19A / 21H	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Compliance with HOME program.	Annual Units: n/a
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                                      \$8,266

---

**Total                                      \$8,266**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

<b>Subrecipient's Name</b>	Braintree PCD
<b>Priority Need</b>	Rehabilitation for Affordable Housing
<b>Project Title</b>	Project 39 – Braintree Rehab Program
<b>Activity Description</b>	RESERVED

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

One JFK Memorial Drive, Braintree, MA 02184 / Braintree

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 14A / 14B	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

**Total**                      **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Neighborhood Housing Services of the South Shore and/or Quincy Community Action Programs Inc.

---

**Priority Need** Acq., Production, & Rehab of units for Affordable Housing

---

**Project Number and Title** Project 40 - Braintree CHDO Affordable Housing

---

**Activity Name and Description** RESERVED

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

1200 Hancock Street, Quincy, MA 02169 and/or  
1509 Hancock Street, Quincy, MA 02169 / Braintree

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12 / 14G	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

**Total**                      **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Braintree PCD / Father Bill's & MainSpring (FBMS) on behalf of the Town of Braintree

---

**Priority Need** Production of rental units for affordable housing / Affordable rental units for affordable housing

---

**Project Number and Title** Project 41 – Braintree Rental Production (NON CHDO) / – Braintree Tenant Based Rental Assistance (TBRA)

---

**Activity Name and Description** RESERVED / Tenant Based Rental Asst. (TBRA): FBMS will be responsible for administering a TBRA Program on behalf of the Town of Braintree for Braintree residents. The target population must be extremely low income (30% of median income and below) households with one or more disabled family members. Further, FBMS will be responsible for tenant selection, housing search and supportive services. Self-sufficiency supportive services will be available from FBMS to assist all tenants. Participation in services will not be a condition of continue tenancy.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 One JFK Memorial Drive, Braintree, MA 02184 / Braintree

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Mod Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

**HOME**      **\$175,000**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Milton Department of Planning

---

**Priority Need** HOME Planning and Administration

---

**Project Title** Project 43 – Milton HOME Administration

---

**Activity Description** Administration of HOME Grant Funds: Responsibilities include budgeting, financial management, subrecipient monitoring, etc.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

525 Canton Avenue, Milton, MA 02186 / Milton

Specific Objective Number:	Project ID:
HUD Matrix Code: 19A / 21H	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Compliance with HOME program.	Annual Units: n/a
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                      \$4,321

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**Total                      \$4,321**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**           Milton Department of Planning

---

**Priority Need**                   Assistance for Homeownership

---

**Project Number and Title**   Project 44 – Milton First Time Home Buyer Program

---

**Activity Name and Description**   Provides to first time homebuyers that meet certain income requirements financial assistance in the form of down payment and closing cost assistance, and interest subsidy on the second mortgage.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility             Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

525 Canton Avenue, Milton, MA 02186 / Milton

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 13	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Assist 1 household to afford their own home.	Annual Units: 1 household
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                               \$82,482

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**Total                               \$82,482**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Milton Department of Planning

---

**Priority Need** Production of rental units for affordable housing

---

**Project Number and Title** Project 45 – Milton Rental Production (NON CHDO)

---

**Activity Name and Description** RESERVED

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

525 Canton Avenue, Milton, MA 02186 / Milton

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Mod Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

**Total**                      **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Neighborhood Housing Services of the South Shore and/or Quincy Community Action Programs Inc.

---

**Priority Need** Acq., Production, & Rehab of units for Affordable Housing

---

**Project Number and Title** Project 45 - Milton CHDO Affordable Housing

---

**Activity Name and Description** RESERVED

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

1200 Hancock Street, Quincy, MA 02169 and/or  
1509 Hancock Street, Quincy, MA 02169 / Milton

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12 / 14G	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

---

**Total**                      **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Holbrook Town Administrator

---

**Priority Need**                      Assistance for Homeownership

---

**Project Number and Title**    Project 47 – Holbrook First Time Home Buyer Program

---

**Activity Name and Description**    RESERVED

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility             Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 50 North Street, Holbrook, MA 02343 / Holbrook

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 13	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

---

**Total**                                      **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Holbrook Town Administrator

---

**Priority Need**                        HOME Planning and Administration

---

**Project Number and Title**    Project 48 – Holbrook HOME Administration

---

**Activity Name and Description**    Administration of HOME Grant Funds:  
Responsibilities include budgeting, financial management, subrecipient monitoring, etc.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 50 North Street, Holbrook, MA 02343 / Holbrook

Specific Objective Number:	Project ID:
HUD Matrix Code: 19A / 21H	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Compliance with HOME program.	Annual Units: n/a
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                                    \$3,893

---

**Total                                    \$3,893**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name** Neighborhood Housing Services of the South Shore and/or Quincy Community Action Programs Inc.

---

**Priority Need** Acq., Production, & Rehab of units for Affordable Housing

---

**Project Number and Title** Project 50 - Holbrook CHDO Affordable Housing

---

**Activity Name and Description** Holbrook Rehabilitation

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

1200 Hancock Street, Quincy, MA 02169 and/or  
1509 Hancock Street, Quincy, MA 02169 / Holbrook

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12 / 14G	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units: 2 households
Local ID:	Units Upon Completion:

**Funding Sources:**

**Total**                      **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

<b>Subrecipient's Name</b>	Holbrook Town Administrator
<b>Priority Need</b>	Rehabilitation for Affordable Housing
<b>Project Title</b>	Project 49 – Holbrook Rehab Program
<b>Activity Description</b>	RESERVED

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

50 North Street, Holbrook, MA 02343 / Holbrook

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 14A / 14B	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

**Total**                      **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

<b>Subrecipient's Name</b>	Holbrook Town Administrator
<b>Priority Need</b>	Production of rental units for affordable housing
<b>Project Number and Title</b>	Project 51 – Holbrook Rental Production (NON CHDO)
<b>Activity Description</b>	RESERVED

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

75 Middle Street, Weymouth, MA 02189 / Holbrook

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Mod Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

**Total**                      **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**                      Weymouth PCD

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**Priority Need**                                      HOME Planning and Administration

---

**Project Number and Title**                      Project 26 – Weymouth HOME Administration

---

**Activity Name and Description**              Administration of HOME grant funds;  
responsibilities include budgeting, financial management, subrecipient monitoring, etc.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility               Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

75 Middle Street, Weymouth, MA 02189 / Weymouth

Specific Objective Number:	Project ID:
HUD Matrix Code: 19A / 21H	CDBG Citation:
Type of Recipient:	CDBG National Objective:
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Compliance with HOME program.	Annual Units: n/a
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME	\$19,299
<hr/>	
<b>Total</b>	<b>\$19,299</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

<b>Subrecipient's Name</b>	Weymouth Planning Department
<b>Priority Need</b>	Acq., Production, & Rehab of units for Affordable Housing
<b>Project Number and Title</b>	Project 30 - Weymouth CHDO Affordable Housing
<b>Activity Name and Description</b>	Weymouth CHDO Affordable Housing
<b>Objective category:</b>	
<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing <input type="checkbox"/> Economic Opportunity
<b>Outcome category:</b>	
<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

1200 Hancock Street, Quincy, MA 02169 and/or  
1509 Hancock Street, Quincy, MA 02169 / Weymouth

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12 / 14G	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Create 6 new affordable housing units.	Annual Units: 6 affordable housing units
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME	\$28,945
<b>Total</b>	<b>\$28,945</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Weymouth Planning Department

---

**Priority Need**                      Rehabilitation for Affordable Housing

---

**Project Number and Title**    Project 31 – Weymouth Rehabilitation

---

**Activity Name and Description**    RESERVED

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility             Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**  
 75 Middle Street, Weymouth, MA 02189 / Weymouth

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 14A / 14B	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME	\$0
<hr/>	
<b>Total</b>	<b>\$0</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Weymouth Planning Department

---

**Priority Need**                            Assistance for Homeownership

---

**Project Number and Title**    Project 32 – Weymouth First Time Home Buyer Program

---

**Activity Name and Description**    Weymouth First Time Home Buyer Program: Down payment and closing cost assistance loans to first time homebuyers.

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility             Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

75 Middle Street, Weymouth, MA 02189 / Weymouth

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 13	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Assist 5 households to afford their own home.	Annual Units: 5 households
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                                    \$44,249

---

**Total                                    \$44,249**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            Weymouth Planning Department

---

**Priority Need**                    Production of rental units for affordable housing

---

**Project Number and Title**    Project 33 - Weymouth Rental Production – non-CHDO

---

**Activity Name and Description**    Weymouth Rental Production

---

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility         Affordability     Sustainability

---

**Location and/or Target Area (List Street Address and/or Service Area):**

75 Middle Street, Weymouth, MA 02189 / Weymouth CT 4222

Specific Objective Number: DH 2.2	Project ID:
HUD Matrix Code: 12	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Mod Housing
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator:	Annual Units: 4 households
Local ID:	Units Upon Completion:

**Funding Sources:**

HOME                                \$56,895

---

**Total                                \$56,895**

Note: \$43,598 from Milton 1<sup>st</sup> Time Homebuyer line item has been added to this line item, and will be moved back in the next Action Plan.

**Table 3C**

**Listing of Projects**

**Community Development – Homeless & Special Needs**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**      Father Bill's and Mainspring

---

**Priority Need**                      Emergency Shelter, Severe Mental Illness, Persons with Alcohol and Drug Abuse, Veterans

---

**Project Number and Title**    Project 20 - ESG Grant, Homeless Shelter and Services

---

**Activity Name and Description**    Emergency Shelter Grant: Provide 24 hour, full service program for homeless men and women, including counseling, housing search, nursing services, outreach program for the homeless mentally ill, on-site substance abuse counseling, veterans' services, outreach to head injured clients and voice mail for housing and job search.

---

**Objective category:**

X\_\_\_ Suitable Living Environment    \_\_\_ Decent Housing    \_\_\_ Economic Opportunity

**Outcome category:**

X\_\_\_ Availability/Accessibility    \_\_\_ Affordability    \_\_\_ Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

422 Washington Street, Quincy, MA 02169 / Quincy/Weymouth

Specific Objective Number: SL 1.1	Project ID:
HUD Matrix Code: 03C	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income – Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Patrons will stabilize with overnight shelter and case management services.	Annual Units: 996 unduplicated persons
Local ID:	Units Upon Completion:

**Funding Sources:**

ESG                                      \$90,686

---

**Total**                                      **\$90,686**

**REVISED 7-21-2011**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**            City of Quincy Commission on the Family

---

**Priority Need**                            Transitional Housing - RESERVED

---

**Project Number and Title**    Project M-1 – SHP Transitional Housing for Families

---

**Activity Name and Description**    Transitional Housing Program: Provides ten (10) units for homeless families; services include case management with the objective of moving families towards independence in the community.

---

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility             Affordability             Sustainability

---

**Location and/or Target Area (List Service Area and Street Address):**  
 68 Saratoga Street, Quincy, MA 02171 / Quincy

---

Specific Objective Number: DH 3.1	Project ID:
HUD Matrix Code: 03C	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income Limited Clientele
Start Date (mm/dd/yyyy):	Completion Date:
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

**Funding Sources:**

McKinney                            \$0

---

**Total**                                **\$0**

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

<b>Subrecipient's Name</b>	Father Bill's and MainSpring
<b>Priority Need</b>	Permanent Housing, Victims of Domestic Violence
<b>Project Number and Title</b>	Project M-2 – SHP - Permanent Housing for Victims of Domestic Violence
<b>Activity Name and Description</b>	Empowerment Project: Provides permanent housing for battered women and the children who have become homeless due to domestic violence. Daily services will include outreach, case management, life skills, and transportation. Teresa's Project has/will be combined with this project.

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 422 Washington Street, Quincy, MA 02169 / Quincy/Weymouth

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 03C	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income – Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Provide 26 permanent housing units for homeless families.	Annual Units: 26 housing units
Local ID:	Units Upon Completion:

**Funding Sources:**

McKinney	\$350,401
<b>Total</b>	<b>\$350,401</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

**Subrecipient's Name**                      Father Bill's and Mainspring

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**Priority Need**                                      Permanent Housing, Dev/Phys Disabled

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**Project Number and Title**              Project M-3 - SHP – Perm Housing for Disabled Adults

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**Activity Name and Description**      Permanent Housing for Disabled Adults: Dept of Mental Health – Paula's House: Provides wide range of comprehensive services, which enable homeless adults to live independently in permanent supportive housing.

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**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility             Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 422 Washington Street, Quincy, MA 02169 / Quincy/Weymouth

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 03C	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income – Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Provide 4 permanent housing units for homeless individuals.	Annual Units: 4 housing units
Local ID:	Units Upon Completion:

**Funding Sources:**

McKinney	\$101,112
<b>Total</b>	<b>\$101,112</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

<b>Subrecipient's Name</b>	Father Bill's and Mainspring
<b>Priority Need</b>	Permanent Housing
<b>Project Number and Title</b>	Project M-4 – SHP - Permanent Housing for Homeless Families
<b>Activity Name and Description</b>	The Family Project: Links homeless families to secure appropriate, permanent housing; and provides ongoing supportive services for program participants. This project has been/will be combined with Fr. McCarthy's.

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 422 Washington Street, Quincy, MA 02169 / Quincy/Weymouth

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 03C	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income – Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Provide 34 affordable permanent housing units for homeless families.	Annual Units: 34 units
Local ID:	Units Upon Completion:

**Funding Sources:**

McKinney	\$451,420
<b>Total</b>	<b>\$451,420</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

<b>Subrecipient's Name</b>	Father Bill's and Mainspring
<b>Priority Need</b>	Economic Development, Permanent Supportive Housing, Transitional Housing
<b>Project Number and Title</b>	Project M-5 – SHP – South Shore Housing and Employment Initiative (SHIP)

**Activity Name and Description** (SHIP): Links homeless individuals to job-placement, training, support, and stabilization services. Participants are assisted with securing appropriate transitional, permanent-supportive, or permanent housing. Program provides on-going supportive services for the individuals in housing.

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

422 Washington Street, Quincy, MA 02169 / Quincy/Weymouth

Specific Objective Number: EO 1.1	Project ID:
HUD Matrix Code: 03C / 05	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income – Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Provide accessibility to support services to 30 persons.	Annual Units: 30 persons
Local ID:	Units Upon Completion:

**Funding Sources:**

McKinney	\$86,509
<b>Total</b>	<b>\$86,509</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

<b>Subrecipient's Name</b>	Father Bill's and Mainspring
<b>Priority Need</b>	Economic Development, Permanent Supportive Housing, Transitional Housing
<b>Project Number and Title</b>	Project M-6 – Tenant Based Rental Assistance – Quincy/Weymouth Shelter + Care
<b>Activity Name and Description</b>	FBM Shelter + Care Projects: Annie's Program, BCIJ Program; & DEFGH Family Program provide Shelter + Care Tenant-Based Rental Subsidies.

**Objective category:**  
 Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**  
 Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**  
 422 Washington Street, Quincy, MA 02169 / City-wide

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 03C / 05	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income – Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Provide 108 Affordable Permanent Housing Units for homeless individuals and families.	Annual Units: 108 affordable housing units
Local ID:	Units Upon Completion:

**Funding Sources:**

McKinney	\$1,624,464	
Annie's Program (14 subsidies)		\$193,032
BCIJ Program (63 subsidies)		\$932,772
DEFGH Family Program (31 subsidies)		\$498,660
<b>Total</b>		<b>\$1,624,464</b>

**City of Quincy and Quincy HOME Consortium**

**Table 3C  
Consolidated Plan Listing of Projects Form**

<b>Subrecipient's Name</b>	Father Bill's and Mainspring
<b>Priority Need</b>	Permanent Supportive Housing, Chronically Homeless
<b>Project Number and Title</b>	Project M-7 – SHP – Permanent Supportive Housing for Homeless Individuals

**Activity Name and Description** Louis' Program; Sr. Miriam's Program; Step First Program. Programs will provide Single Room Occupancy (SRO) housing for 58 homeless individuals by leasing scattered site housing units. At least 70% of program participants will be considered chronically homeless as defined by HUD.

**Objective category:**

Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome category:**

Availability/Accessibility     Affordability     Sustainability

**Location and/or Target Area (List Street Address and/or Service Area):**

422 Washington Street, Quincy, MA 02169 / Quincy/Weymouth

Specific Objective Number: DH 2.1	Project ID:
HUD Matrix Code: 03C	CDBG Citation:
Type of Recipient:	CDBG National Objective: Low/Moderate Income – Limited Clientele
Start Date (mm/dd/yyyy): 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Provide 20 affordable permanent housing units for homeless individuals.	Annual Units: 20 units
Local ID:	Units Upon Completion:

**Funding Sources:**

McKinney	\$272,169
Louis' Program (5 units)	\$102,690
Sr. Miriam's Program (8 units)	\$96,891
Step First Program (7 units)	\$72,588
<b>Total</b>	<b>\$272,169</b>

## 21. STATEMENT OF RESOURCES (Schedule B)

Please refer to the following pages (**Schedule B**) for a summary of Federal resources that are expected to be available and resources from private and non-Federal public sources that are reasonably expected to be available to address the priority needs and specific objectives identified in the strategic plan. This Schedule also shows the resources from private and non-private sources that will be leveraged by Federal funds.

The City of Quincy, MA and Quincy Consortium recognize that Low Income Tax Credits (LITC) may be used as an element of non-Federal sources. There is one pending or anticipated project intending to apply for this resource – NHS’s 45 Winter Street project. Therefore, the LITC line item on Schedule B is appropriately reflected.

*The Consortium will satisfy the Home and ESG Matching Requirements through the following:*

- Emergency Shelter Grant (ESG) will leverage funds through fundraising, private donations, State funds, and Private Foundation funds.
- ESG match is from the City. The City leases a City-owned building to Father Bills & MainSpring for them to use as the facility for their Emergency Shelter Program. The market rent for this building would be at least \$95,430 a month.
- HOME match will be provided mainly through the Massachusetts Rental Voucher Program (MRVP) sponsored by the Commonwealth and through below market interest rates offered by private banks through the City’s First Time Home Buyer Program and Massachusetts Housing Partnership.

**SCHEDULE B  
CITY OF QUINCY, MASSACHUSETTS  
QUINCY CONSORTIUM**

**FINANCIAL RESOURCES  
PLANNED SOURCES AND USES**

Sources	Planned \$	Planned Uses
<b>1 Federal Grants</b>		
a) CDBG	\$ 1,893,136	
b) HOME	\$ 872,799	
c) ESG	\$ 90,686	
d) Public Housing Operating Fund	\$ 5,748,186	
e) Public Housing Capital Fund	\$ 59,874	
f) Annual Contributions for Section 8 Tenant-Based Assistance	\$ 1,088,041	
g) Resident Opportunity and Self-Sufficiency Grants	\$ 266,660	
h) Family Self Sufficiency Program and Housing Choice	\$ 9,472,643	
<b>Other Federal Grants</b>		
i) Shelter Plus Care	\$ 1,629,095	
j) Various ESG Related Federal Grants	\$ 1,518,288	
<b>2 Prior Year Federal Grants (unobligated funds only)</b>		
a) CDBG	\$ 512,834	
b) HOME	\$ 685,297	
c) ESG	\$ -	
d) Public Housing Operating Fund	\$ -	
e) Public Housing Capital Fund	\$ -	
f) YouthBuild	\$ -	
g) Resident Opportunity and Self-Sufficiency Grants	\$ -	
h) Energy Efficiency and Conservation Block Grant (EECBG)	\$ -	
i) CDBG - R	\$ -	
<b>3 Non-Federal Sources</b>		
a) Low Income Tax Credits	\$ 4,500,000	Rental Production
b) State's Soft Second Program	\$ 300,000	First Time Homebuyer Program
c) Private Contribution - First Time Homebuyers	\$ 150,000	First Time Homebuyer Program
d) Private Contribution - Down Payment	\$ 50,000	
e) Private Contribution - Rehabilitation	\$ 50,000	Housing Rehabilitation
f) Private Contribution - Rehabilitation	\$ 17,000	Non-Profit Housing
g) Private Contribution - Public Facilities	\$ 22,000	Construction/Renovation of Public Facilities
h) State's Rental Voucher Program (MRVP)	\$ 362,000	HOME match
i) Leveraged Amounts - CHDOs	\$ 1,655,000	CHDO Development
j) Leveraged Amounts - McKinney	\$ 2,090,817	McKinney Homeless Programs
k) Leveraged Amounts - Quincy 2000	\$ 350,000	Special Economic Development Activities
l) Leveraged Amounts - Public Service Org	\$ 883,462	Public Services
m) Leveraged Amounts - Neighborhood Public Improvements	\$ 100,000	Public Facilities/Works
n) Leveraged Amount - City Planning	\$ 284,952	Planning and Administration
o) Leveraged Amounts - ESG - State	\$ 4,479,405	Emergency Shelter Grant
p) Leveraged Amounts - ESG - Private	\$ 2,336,900	Emergency Shelter Grant
<b>4 Program Income</b>		
a) NHS - CDBG - Program Income	\$ 18,000	Housing Rehabilitation Prog
b) Economic Development RLF	\$ 58,015	Economic Development Prog
c) Housing Rehab Loan Repayments-CDBG-Est.	\$ 140,000	Housing Rehabilitation Prog
d) Housing Rehab Loan Repayments-HOME-Est.	\$ 35,528	Housing Rehabilitation Prog
e) First Time Homebuyer Recapture - HOME- Est.	\$ 17,500	Housing Rehab/FTHB

## 22. TABLES 3A & 3B

**Table 3A**  
**Summary of Specific Annual Objectives**

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	<b>Rental Housing Objectives</b>					
DH 2.2	Rental Production/Rehabilitation	HOME	Units	6		DH-2
DH 2.5	Rental Rehabilitation	HOME/CDBG	Units	4		DH-2
	<b>Owner Housing Objectives</b>					
DH 2.1	Assistance for Homeownership	HOME	Households	13		DH-2
DH 2.1	Assistance for Homeownership (Fair Housing Counseling)	CDBG	Households	85		DH-2
DH 2.2	Acq., Production, & Rehab	HOME	Units	16		DH-2
DH 2.3	Rental Rehabilitation	DHCD	Units	5		DH-2
DH 2.4	Rental Rehabilitation	HOME/CDBG	Units	15		DH-2
	<b>Homeless Objectives</b>					
DH 1.2	Transitional Housing	CDBG	Persons	30		DH-1
DH 2.1	Transitional & Permanent Housing	McKinney	Units	187		DH-2
DH 3.1	Transitional Housing	McKinney	Units	10		DH-3
SL 1.1	Emergency Shelter	ESG	Persons	910		SL-1
SL 1.1	Veterans Housing	CDBG	Persons	8		SL-1
EO 1.1	Housing and Employment Initiative	McKinney	Persons	30		EO-1
	<b>Special Needs Objectives</b>					
SL 1.4	Homeless Prevention and Rapid Re-Housing Program (ARRA)	HPRP	Households	67		SL-1
	<b>Community Development Objectives</b>					
	<b>Infrastructure Objectives</b>					
EO 1.1	Community Development Block Grant-Recovery (ARRA)	CDBG-R	Streets	3		EO-1
EO 3.1	Neighborhood Public Improvement; Urban District Revitalization	CDBG	Streets	8		EO-3
	<b>Public Facilities Objectives</b>					
SL 1.2	Manet North Quincy Renovation	CDBG	Public Facility	1		SL-1
SL 1.3	Senior Community Center	CDBG-R	Public Facility	1		SL-1
	<b>Public Services Objectives</b>					
SL 1.1	Family; Senior; Limited Clientele; Elderly; Frail Elderly; Limited English Proficient; Developmentally Disabled; and Youth Programs	CDBG	Persons	10,339		SL-1
	<b>Economic Development Objectives</b>					
EO 1.2	Commercial Loans; TA to Microenterprise; TA for Jobs Creation	CDBG	Businesses	4		EO-1
	<b>Other Objectives</b>					
DH 1.1	Code Enforcement	CDBG	Properties	110		DH-1

**\*Outcome/Objective Codes**

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

**Table 3B**  
**ANNUAL AFFORDABLE HOUSING COMPLETION GOALS**

Grantee Name: City of Quincy, MA & Quincy HOME Consortium Program Year: 2010-2011	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
<b>BENEFICIARY GOALS</b> (Sec. 215 Only)						
Homeless households	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	46		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	46		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>RENTAL GOALS</b> (Sec. 215 Only)						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	4		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	6		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	10		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HOME OWNER GOALS</b> (Sec. 215 Only)						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	16		<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	20		<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	13		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	36		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	20		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	25		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	13		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	46		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OVERALL HOUSING GOALS</b> (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	10		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	36		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	46		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\* The total amounts for "Combined Total Sec. 215 Goals" and "Total Sec. 215 Beneficiary Goals" should be the same number.

## 23. SCHEDULE D1-D4

**SCHEDULE D -1: CDBG and MISC INCOME, AVAILABLE FUNDS, FY 2011-2012, CITY OF QUINCY, MASSACHUSETTS 2011-2012 PROJECT SUMMARY**

PROJ #	PROJECT TITLE	TOTAL FY 11-12		PRIOR YEARS UNCOMMITTED				UNCOMM TOTAL	UNLIQUIDATED		TOTAL COMMITTED & UNCOMM	TOTAL AVAILABLE (NEW+OLD)	HOME	OTHERS	TOTAL	EST LEVERAGED AMOUNT
		CDBG		CDBG		CDBG PI			CDBG							
		Grant	PI/RLF	Grant	TRANSFERS	RLF	TRANSFERS	CDBG+PI	Grant	PI	L I+J+K	C+D+L	M	N		
1	Limited Clientele Programs - Public Services	32,305						0			0	32,305			32,305	222,795
2	Family Programs-Public Services	67,908						0			0	67,908			67,908	388,529
18	Youth Programs - Public Services	41,125						0			0	41,125			41,125	52,363
27	Senior Programs -Public Services	129,046						0			0	129,046			129,046	154,171
11	Limited Clientele Neighborhood Centers-Publ Ser	57,792						0			0	57,792			57,792	65,604
		<b>328,176</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>328,176</b>	<b>0</b>	<b>0</b>	<b>328,176</b>	<b>883,462</b>
3	Code Enforcement	56,176						0			0	56,176			56,176	0
		<b>56,176</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>56,176</b>	<b>0</b>	<b>0</b>	<b>56,176</b>	<b>0</b>
4 PRE	Renovation of Public Facilities (Low/Mod)	30,000		44,527				44,527	230,000		274,527	304,527			304,527	22,000
4	Renovation of Public Facilities							0			0	0			0	0
7	Renovation of Public Facilities/Hist Preserv (S/B)							0			0	0			0	0
		<b>30,000</b>	<b>0</b>	<b>44,527</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>44,527</b>	<b>230,000</b>	<b>0</b>	<b>274,527</b>	<b>304,527</b>	<b>0</b>	<b>0</b>	<b>304,527</b>	<b>22,000</b>
6	Neighborhood Public Improvement	100,000		32,507				32,507			32,507	132,507			132,507	100,000
5	Business District Revitalization	20,000						0	573,877		573,877	593,877			593,877	2,000,000
		<b>120,000</b>	<b>0</b>	<b>32,507</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>32,507</b>	<b>573,877</b>	<b>0</b>	<b>606,384</b>	<b>726,384</b>	<b>0</b>	<b>0</b>	<b>726,384</b>	<b>2,100,000</b>
24	Rehabilitation of Non-profit housing			100,000				100,000	100,000		200,000	200,000			200,000	0
13, 14	Housing Rehab Program Support	105,085						0			0	105,085			105,085	0
13	Housing Rehab Loans/Grants (Single Family)	34,402	80,000	65,000		250,000		315,000	9,678	10,900	335,578	449,980	304,131		754,111	30,000
14	Housing Rehab Loans/Grants (Multi-Family)	20,000	60,000	20,800				20,800			20,800	100,800		10,000	110,800	15,000
12	Lead Hazard Control							0			0	0			0	5,000
19	Housing Rehab Loans/Grants-(S/B)							0			0	0			0	0
16, 17	NHS Program Support	30,000						0			0	0			0	0
16	NHS Multi-Family Loans/Grants	20,000	8,000					0	215,255		215,255	243,255			243,255	0
17	NHS Single Family Rehab Loans/Grants	39,253	10,000					0		80,000	80,000	129,253	144,235		273,488	0
		<b>248,740</b>	<b>158,000</b>	<b>185,800</b>	<b>0</b>	<b>250,000</b>	<b>0</b>	<b>435,800</b>	<b>324,933</b>	<b>90,900</b>	<b>851,633</b>	<b>1,258,373</b>	<b>448,366</b>	<b>10,000</b>	<b>1,686,739</b>	<b>50,000</b>
21	First Time Homebuyer's Program (City)							0			0	0	152,960		152,960	See HOME
22	Quincy CHDO Affordable Housing (see HOME)							0			0	0	906,958		906,958	See HOME
23, 33	Quincy Rental Production							0			0	0	255,895		255,895	
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,315,813</b>	<b>0</b>	<b>1,315,813</b>	<b>0</b>
10	Quincy 2000 Commercial Loan/Grant	40,000	58,015					0	75,000		75,000	173,015			173,015	300,000
36	TA for Jobs Creation							0			0	0			0	25,000
34	Quincy 2000 Tech Asst to Microenterprise							0			0	0			0	25,000
		<b>40,000</b>	<b>58,015</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>75,000</b>	<b>0</b>	<b>75,000</b>	<b>173,015</b>	<b>0</b>	<b>0</b>	<b>173,015</b>	<b>350,000</b>
8	Planning and Administration	411,927						0	90,745		90,745	502,672	51,506		554,178	284,952
15	Shipyard SEC 108 REPAYMENT	658,117						0			0	658,117			658,117	0
	<b>TOTAL QUINCY</b>	<b>1,893,136</b>	<b>216,015</b>	<b>262,834</b>	<b>0</b>	<b>250,000</b>	<b>0</b>	<b>512,834</b>	<b>1,294,555</b>	<b>90,900</b>	<b>1,898,289</b>	<b>4,007,440</b>	<b>1,815,685</b>	<b>10,000</b>	<b>5,803,125</b>	<b>3,690,414</b>

\* The Public Service Cap calculation uses the previous years Program Income figure of \$301,236 not the above \$216,015 figure.

**SCHEDULE D - 2 - HOME, AVAILABLE FUNDS, FY 2011-2012, QUINCY CONSORTIUM, MASSACHUSETTS**

PROJECT NUMBER	PROJECT TITLE	TOTAL FY 11-12		PRIOR YEARS UNCOMMITTED		UNLIQUIDATED		TOTAL	TOTAL	EST	
		HOME		HOME		TOTAL	HOME		COMMITTED	AVAILABLE	LEVERAGED
		Grant	Est. PI	Grant	PI	HOME+PI	Grant	PI	& UNCOMM	(NEW+OLD)	AMOUNT
A	B	C	D	E	F	G E + F	H	I	J G + H + I	K C + D + J	L
13	Housing Rehab Loans/Grants (L/M) (See CDBG)	87,522	30,000	186,569		186,569			186,569	304,091	39,000
17	NHS Single Family Rehab (See CDBG also)	44,235				0	100,000		100,000	144,235	2,500
24	Non-Profit Housing Rehab					0			0	0	0
12	Lead Hazard Control					0			0	0	See CDBG
23	Rental Production (non-CHDO):	66,353		89,845		89,845	99,698		189,543	255,895	1,000,000
22	Quincy CHDO Affordable Housing	221,175		243,183		243,183	442,600		685,783	906,958	1,500,000
21	Quincy 1st Time Homebuyer	44,235	10,000	92,625		92,625	6,100		98,725	152,960	750,000
25	HOME Consortium Administration	51,502				0			0	51,502	0
	<b>TOTAL QUINCY</b>	<b>515,022</b>	<b>40,000</b>	<b>612,222</b>	<b>0</b>	<b>612,222</b>	<b>648,398</b>	<b>0</b>	<b>1,260,620</b>	<b>1,815,642</b>	<b>3,291,500</b>
32	Weymouth 1st Time Homebuyer	44,249	7,500	5,000		5,000	7,375		12,375	64,124	826,500
31	Weymouth Rehabilitation (Reserved)					0			0	0	0
30	Weymouth CHDO Affordable Housing	28,945		(0)		(0)	385,841		429,439	458,384	155,000
33	Weymouth Rental Production (non-CHDO)	56,895		0		0			0	56,895	0
28	<i>Weymouth CHDO Operating</i>					0			0	0	0
26	Weymouth Administration- HOME	19,299		11,000		11,000			11,000	30,299	0
	<b>TOTAL WEYMOUTH HOME</b>	<b>149,388</b>	<b>7,500</b>	<b>16,000</b>	<b>0</b>	<b>16,000</b>	<b>393,216</b>	<b>0</b>	<b>452,814</b>	<b>609,702</b>	<b>981,500</b>
37	Braintree 1st Time Homebuyer	74,392		2,600		2,600	7,375		9,975	84,367	0
38	Braintree Administration- HOME	8,266.00				0	1,500		1,500	9,766	0
39	Braintree Rehabilitation (Reserved)					0			0	0	0
40	Braintree CHDO Affordable Housing					0			0	0	0
41	Braintree Rental Production (non-CHDO)					0	175,000		175,000	175,000	0
	<b>TOTAL BRAintree HOME</b>	<b>82,658</b>	<b>0</b>	<b>2,600</b>	<b>0</b>	<b>2,600</b>	<b>183,875</b>	<b>0</b>	<b>186,475</b>	<b>269,133</b>	<b>0</b>
42	Milton 1st Time Homebuyer	82,482		53,155		53,155	4,425		57,580	140,062	0
43	Milton Administration- HOME	4,321				0	1,500		1,500	5,821	0
44	Milton Rehabilitation (Reserved)					0			0	0	0
45	Milton CHDO Affordable Housing					0			0	0	0
46	Milton Rental Production (non-CHDO)					0			0	0	0
	<b>TOTAL MILTON HOME</b>	<b>86,803</b>	<b>0</b>	<b>53,155</b>	<b>0</b>	<b>53,155</b>	<b>5,925</b>	<b>0</b>	<b>59,080</b>	<b>145,883</b>	<b>0</b>
47	Holbrook 1st Time Homebuyer					0	2,950		2,950	2,950	0
48	Holbrook Administration- HOME	3,893		1,320		1,320	1,500		2,820	6,713	0
49	Holbrook Rehabilitation (Reserved)	35,035				0	73,777		73,777	108,812	0
50	Holbrook CHDO Affordable Housing					0			0	0	0
51	Holbrook Rental Production (non-CHDO)					0			0	0	0
	<b>TOTAL HOLBROOK HOME</b>	<b>38,928</b>	<b>0</b>	<b>1,320</b>	<b>0</b>	<b>1,320</b>	<b>78,227</b>	<b>0</b>	<b>79,547</b>	<b>118,475</b>	<b>0</b>
	<b>TOTAL QUINCY CONSORTIUM</b>	<b>872,799</b>	<b>47,500</b>	<b>685,297</b>	<b>0</b>	<b>685,297</b>	<b>1,309,641</b>	<b>0</b>	<b>1,994,938</b>	<b>2,915,237</b>	<b>4,273,000</b>
20	EMERGENCY SHELTER GRANT	126,000	0	0	0	0	0	0	0	126,000	

**SCHEDULE D 3 - ESG and MCKINNEY VENTO HOMLESS ASSISTANCE, AVAILABLE FUNDS, FY 2011-2012  
QUINCY - WEYMOUTH CONSORTIUM, MASSACHUSETTS**

GRANT NUMBER	GRANT PERIOD	REMAINING MONTHS	PROGRAM CATEGORY	PROGRAM	IMPLEMENTING AGENCY	TOTAL GRANT	EXPENDED BY 6/30/11	REMAINING GRANT	EST FY 11-12 BUDGET	
A	B	C	D	E	F	G	H	I G-H	J	
TBD	07/01/10 - 06/30/11	12	Emergency Shelter	Emergency Shelter Grant 2011-2012	Fr. Bills & MainSpring, Inc.	90,686	0	90,686	90,686	
MA0198B1T110802	08/01/10 - 07/31/11	1	Supportive Housing	Transitional Housing (Renewal)	Quincy Family Commission	80,390	73,691	6,699	6,699	
MA0198B1T110803	08/01/11 - 07/31/12	12	Supportive Housing	Transitional Housing (Renewal)	Quincy Family Commission	80,390	0	80,390	80,390	
MA0208B1T110802	05/01/11 - 04/30/12	10	Supportive Housing	S. S. Housing/Employment Initiative (Renewal)	Fr. Bills & MainSpring, Inc.	86,509	14,418	72,091	14,418	
MA0208B1T111003	05/01/12 - 04/30/13	12	Supportive Housing	S. S. Housing/Employment Initiative (Renewal)	Fr. Bills & MainSpring, Inc.	86,509	0	86,509	72,091	
MA0200B1T110802	10/01/10 - 09/30/11	12	Supportive Housing	Empowerment Program (Renewal)	Fr. Bills & MainSpring, Inc.	199,469	149,602	49,867	49,867	
MA0207B1T110802	5/01/11 - 4/30/12	10	Supportive Housing	Perm. Housing - DMH Paula's House (Renewal)	Fr. Bills & MainSpring, Inc.	101,112	16,852	84,260	84,260	
MA0207B1T111003	5/01/12 - 4/30/13	12	Supportive Housing	Perm. Housing - DMH Paula's House (Renewal)	Fr. Bills & MainSpring, Inc.	101,112	0	101,112	16,852	
MA0204B1T110802	12/01/10 - 11/30/11	5	Supportive Housing	HMIS (Renewal)	Fr. Bills & MainSpring, Inc.	69,547	40,569	28,978	28,978	
MA0204B1T110802	12/01/11 - 11/30/12	12	Supportive Housing	HMIS (Renewal)	Fr. Bills & MainSpring, Inc.	69,547	0	69,547	40,569	
MA0201B1T110802	9/1/10 - 8/31/11	2	Supportive Housing	Family Housing Project (Renewal)	Fr. Bills & MainSpring, Inc.	213,595	177,996	35,599	35,599	
MA0202B1T110802	8/1/10 - 7/31/11	1	Supportive Housing	Fr. McCarthy's Project (Renewal)	Fr. Bills & MainSpring, Inc.	237,825	218,006	19,819	19,819	
MA0202B1T110802	8/1/10 - 7/31/11	12	Supportive Housing	Fr. McCarthy's/ Family Project (Renewal)	Fr. Bills & MainSpring, Inc.	451,420	0	451,420	413,802	
MA0209B1T110802	11/1/10 - 10/31/11	5	Supportive Housing	Sr. Miriam's Project (Renewal)	Fr. Bills & MainSpring, Inc.	96,891	56,520	40,371	40,371	
MA0209B1T111003	11/1/11 - 10/31/12	12	Supportive Housing	Sr. Miriam's Project (Renewal)	Fr. Bills & MainSpring, Inc.	96,891	0	96,891	56,520	
MA0319B1T110901	11/1/2010-10/31/2011	4	Supportive Housing	Step First Project (Renewal)	Fr. Bills & MainSpring, Inc.	72,588	42,343	30,245	30,245	
MA0319B1T110901	11/1/2011-10/31/2012	12	Supportive Housing	Step First Project (Renewal)	Fr. Bills & MainSpring, Inc.	72,588	0	72,588	42,343	
MA01B611001	10/1/10 - 9/30/11	3	Supportive Housing	Teresa's Project	Fr. Bills & MainSpring, Inc.	150,932	37,733	113,199	115,577	
MA0200B1T111003	10/1/11 - 9/30/12	12	Supportive Housing	Teresa's/ Empowerment Project (Renewal)	Fr. Bills & MainSpring, Inc.	350,401	0	350,401	262,801	
MA0194B1T110800	2/1/2010-1/31/2012	19	Supportive Housing	Louis' Project	Fr. Bills & MainSpring, Inc.	102,690	72,739	29,951	51,345	
MA0339B1T110900	12/1/2010-11/30/2012	17	Supportive Housing	Wismar's project	Fr. Bills & MainSpring, Inc.	111,485	32,516	78,969	55,743	
MA0195C1T110801	11/1/10 - 10/31/11	4	Shelter + Care	Annie's Grant	Fr. Bills & MainSpring, Inc.	194,208	129,472	64,736	64,736	
MA0195C1T110802	11/1/11 - 10/31/12	12	Shelter + Care	Annie's Grant (Renewal)	Fr. Bills & MainSpring, Inc.	193,032	0	193,032	128,688	
MA0196C1T110802	4/1/11 - 3/31/12	3	Shelter + Care	Bob, Carly, Isabella, & Jacob's Grant	Fr. Bills & MainSpring, Inc.	938,424	234,606	703,818	703,818	
MA0196C1T110803	4/1/11 - 3/31/12	12	Shelter + Care	Bob, Carly, Isabella, & Jacob's Grant (Renewal)	Fr. Bills & MainSpring, Inc.	932,772	0	932,772	233,193	
MA0195C1T111003	7/1/11 - 6/30/12	12	Shelter + Care	Dillon, Eugenia, Francisco, Gwen & Hector's Gr	Fr. Bills & MainSpring, Inc.	498,660	0	498,660	498,660	
			<b>SHELTER PLUS CARE TOTAL</b>					<b>2,393,018</b>		
			<b>TOTAL QUINCY-WEYMOUTH CONSORTIUM</b>				<b>5,679,673</b>	<b>1,297,063</b>	<b>4,382,610</b>	<b>3,238,069</b>

**SCHEDULE D - 4 - RECOVERY, AVAILABLE FUNDS, FY 2011-2012, QUINCY CONSORTIUM, MASSACHUSETTS**

PROJECT NUMBER	PROJECT TITLE	TOTAL FY 10-11	PRIOR YEARS UNCOMMITTED	UNLIQUIDATED	TOTAL	TOTAL	EST
		RECOVERY	RECOVERY	RECOVERY	COMMITTED	AVAILABLE	LEVERAGED
		Grant	Grant	Grant	& UNCOMM	(NEW+OLD)	AMOUNT
A	B	C	D	E	F D + E	G C + D + E	H
52	<b>Homeless Prevention And Rapid Rehousing Program (HPRP)</b>						
	Financial Assistance						
	Homeless Prevention			28,623	28,623	28,623	0
	Rapid Rehousing			92,455	92,455	92,455	0
	Housing Relocation & Stabilization Service						
	Homeless Prevention			45,055	45,055	45,055	0
	Rapid Rehousing			28,171	28,171	28,171	0
	Data Collection and Evaluation			1,373	1,373	1,373	0
	Administration 5%			7,497	7,497	7,497	0
	<b>TOTAL HPRP</b>	0	0	203,174	203,174	203,174	0
	<b>Energy Efficiency And Conservation Block Grant (EECBG)</b>						
	Implementation of Energy Efficiency and Conservation Strategy and activities			608,604	608,604	608,604	0
	Administration (10%)			72,785	72,785	72,785	0
	<b>TOTAL EECBG</b>	0	0	681,390	681,390	681,390	0
	<b>TOTAL QUINCY RECOVERY FUNDS</b>	0	0	884,564	884,564	884,564	0

## 24. ATTACHMENTS

- “A” City of Quincy brochures
- “B” Maps
- “C” Quincy HOME Consortium 2011-2015 Analysis of Impediments to Fair Housing Choice
- “D” **CDBG & HOME Monitoring Plans**

**REVISED 7-21-2011**

## **Appendix “A”**

### **City of Quincy brochures**

**COMMUNITY PROGRAMS  
AND SERVICES**

...Public services that benefit individuals from  
Low or moderate-income households

South Shore Elder Services  
159 Bay State Drive, Braintree, MA 02184  
Tel (781) 848-3910  
Fax: (781) 843-8279

Good Shepherd Maria Droste Services  
1354 Hancock Street, Quincy, MA 02169  
Tel: (617) 471- 5686  
Fax: (617) 471-6622

Quincy Public Schools- Program for  
Developmentally Disabled Adults  
North Quincy High School  
Tel: (617) 984-8731

Interfaith Social Services  
105 Adams Street, Quincy, MA 02169  
Tel: (617) 773-6203  
Fax: (617) 472-4987

Father Bills and MainSpring, Inc.  
422 Washington Street, Quincy, MA 02169  
Tel: (617) 376-2255

Finding Hope for Children  
114 Whitwell Street, Quincy, MA 02169  
Tel: (617) 376-5427

Quincy After School Child Care, Inc.  
44 Billings Road, Quincy, MA 02171  
Tel: (617) 773-3299  
Fax: (617) 773-4265

Quincy Parent Advisory Council: Teen Center  
Social Group at the S. Shore YMCA  
79 Coddington Street, Quincy, MA 02169  
Tel: (617) 770-4564

CITY OF THE PRESIDENTS

QUINCY Massachusetts

**FOR MORE INFORMATION  
PLEASE CONTACT THE  
CITY OF QUINCY COMMUNITY  
DEVELOPMENT  
STAFF AT:**

**Department of Planning and  
Community Development  
1305 Hancock Street  
Quincy, MA 02169  
(617) 376-1363  
[www.quincyma.gov](http://www.quincyma.gov)**



**City of Quincy,  
Massachusetts**



**2011-2012 Public Service  
Providers**

**CDBG PUBLIC SERVICES:  
A PARTNERSHIP BETWEEN THE**



**U.S. DEPT. OF HOUSING AND  
URBAN DEVELOPMENT**

**AND**

**THE CITY OF QUINCY**

**Mayor Thomas P. Koch**

**Dennis E. Harrington  
Planning Director**

## NEIGHBORHOOD CENTERS AND ASSOCIATIONS

... Public service programs undertaken by neighborhood centers to benefit low or moderate-income individuals

Germantown Neighborhood Center  
366 Palmer Street, Quincy, MA 02169  
Tel: (617) 376-1384  
Tel: (617) 689-8392  
Fax: (617) 376-1237  
Food Pantry: (617) 376-1389

Houghs Neck Community Center  
1193 Sea Street, Quincy, MA 02169  
Tel: (617) 376-1385  
Fax: (617) 657-0759

North Quincy Community Center  
381 Hancock Street, Quincy, MA 02171  
Tel: (617) 376-1381

Ward IV Neighborhood Center  
100 Brooks Avenue, Quincy, MA 02169  
Tel: (617) 786-0696

Ward II Community Center  
16 Nevada Road, Quincy, MA 02169  
Tel: (617) 376-1376

Montclair/Wollaston Neighborhood Assoc.  
At the Good Shepherd Lutheran Church  
West Squantum Street, Quincy, MA 02171  
Tel: (617) 479-8883

## SENIOR PROGRAMS

... Public services that benefit the senior population



Quincy Council on Aging  
440 East Squantum Street, Quincy, MA 02171  
Tel: (617) 376-1245  
Fax: (617) 376-1248

Squantum Community Center  
136 Standish Road, Quincy, MA 02171  
Tel: (617) -376-1361  
Fax: (617) 376-1327

Asian American Service Association  
550 Hancock Street, Quincy, MA 02171  
Tel: (617) 773-5482  
Fax: (617) 471-0235



## FAMILY PROGRAMS

...Public services that benefit families that are low or moderate-income

Commission on the Family  
83 Saratoga Street, Quincy, MA 02171  
Tel: (617) 376-1421  
Fax: (617) 376-1202

Quincy Community Action Program:  
Emergency Food Center  
1 Copeland Street, Quincy, MA 02169  
Tel: (617) 471-0796 x100  
Fax: (617) 471-4239

Asian Affairs – John Chen  
1305 Hancock Street, Quincy MA 02169  
Tel: (617) 376-1201





Flood Prone Retrofitting



Handicapped Home Adaptation



Home Rehabilitation and Improvement

City of Quincy, Massachusetts  
Office of Housing Rehabilitation  
1305 Hancock Street  
Quincy, MA 02169  
Phone: 617-375-1055  
Fax: 617-376-1057



## Office of Housing Rehabilitation Programs



*As of December 2010,*  
funded by:

U.S. Dept of Housing and  
Urban Development (HUD)  
Community Development Block Grant  
(CDBG)  
HOME Program

**City of Quincy, Massachusetts**  
Department of Planning and Community  
Development  
Office of Housing Rehabilitation  
1305 Hancock Street  
Quincy, Massachusetts 02169  
617-376-1055

Thomas P. Koch, Mayor

## Housing Rehabilitation Programs

*The City of Quincy, through its Office of Housing Rehabilitation, administers several housing rehabilitation programs; each with a different goal, eligibility requirements, and nature of*

### A. HOME REHABILITATION AND IMPROVEMENT PROGRAM

**Objective:** To eliminate or address substandard living conditions in owner-occupied units.

**Eligible Applicants:** Households meeting low-and moderate-income guidelines.

**Eligible Activities:** Any work that will eliminate or address substandard living conditions, incipient violations and energy conservation measures.

**Assistance:** Rehabilitation grant up to \$3,000 or 50% of the total project cost, whichever is less, with a 5-year security instrument. The remaining cost may be funded as follows: *For low-income households:* 0% loans payable for up to 15 years. *For moderate-income households:* 2% loans payable for up to 15 years. (Planning Director retains authority to approve loan conditions on a case to case basis.) Maximum total rehab grants and loans = \$30,000.

### B. HANDICAPPED HOME ADAPTATION

**Objective:** To adapt a home to the particular needs of the handicapped residents.

**Eligible Applicants:** Households meeting low-and moderate-income guidelines. Tenants may apply to this program provided the property owner agrees to the proposed adaptation. Applicant must be able to submit a doctor's letter verifying physical condition.

**Eligible Activities:** Any work that will adapt the home for the handicapped needs.

**Assistance:** *For low-income households:* 0% deferred loans payable upon sale or transfer of the property. *For moderate-income households:* 3% deferred loans payable upon sale or transfer of the property.

### C. RENTAL REHABILITATION PROGRAM

**Objective:** To eliminate substandard living conditions in rental units occupied by low and moderate income tenants.

**Eligible Applicants:** Owners of rental properties with tenants who meet the low and moderate income guidelines.

**Eligible Activities:** Any work that will eliminate or address substandard living conditions, incipient violations and energy conservation measures in units occupied by low and moderate income tenants and common areas.

**Assistance:** Rehabilitation grant up to \$2,000 or 50% of the total project cost per unit occupied by low and moderate income tenants, whichever is less. The remaining cost may be funded through a 2% loan payable for up to 15 years. Maximum total rehab grants and loans = \$20,000 per unit occupied by low or moderate income tenants. If four or more units, the total rehab grants and loans = \$10,000 per unit occupied by low or moderate income tenants.

### D. FLOOD PRONE RETROFITTING

**Objective:** To retrofit, flood proof, or elevate residential properties that are prone to flooding.

**Eligible Applicants:** Residential properties within flood zones, which experience repetitive flood damage.

**Eligible Activities:** Any work that will eliminate repetitive flood damage, such as elevating utilities or whole houses, or construction of a new utility room.

**Assistance:** *CDBG/HOME loans for low and moderate income and owner-occupied units, based on regular rehabilitation policies.*

### E. LEAD PAINT HAZARD CONTROL

**Objective:** To promote lead safe housing.

**Eligible Applicants:** Low and moderate income owner occupied or rental units with children under the age of six.

**Eligible Activities:** Lead paint abatement.

**Assistance:** *CDBG/HOME loans for low and moderate income and owner-occupied and rental units, based on regular rehabilitation policies.*

For more information or to apply:

Call: 617-376-1055

Visit our Website:

<http://www.quincyma.gov/Government/PLANNING/OfficeofHousingRehabilitation.cfm>

## What is the *intent* of HPRP?

- To focus on housing stabilization.
- To provide temporary financial assistance and services to help individuals and families gain housing stability.
- To provide temporary assistance as a bridge to long term stability.
- To serve individuals and families who are homeless or who would be homeless *but for* this assistance.
- To remain stably housed *after* this temporary assistance ends.

Funding provided by the U.S. Department of Housing & Urban Development through the City of Quincy Department of Planning and Community Development  
([www.quincyma.gov](http://www.quincyma.gov))



Administered by:



Father Bills & MainSpring  
([www.fatherbillsmainspring.org](http://www.fatherbillsmainspring.org))

and



Quincy Community Action Programs  
([www.qcap.org](http://www.qcap.org))

# HPRP

## Homelessness Prevention & Rapid Re-Housing Program

City of Quincy, Massachusetts



In partnership with  
Father Bills & MainSpring and  
Quincy Community Action Programs



## What is HPRP?

HPRP aims to provide housing stability through temporary assistance to households who would otherwise become homeless, or provide assistance to rapidly re-house persons who are homeless. This is NOT a mortgage assistance program.

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## Am I eligible?

Are you being evicted?

Do you live in Quincy or are you originally from Quincy?

You have no appropriate subsequent housing options

You lack the financial resources and support networks needed to obtain immediate housing or remain in your existing housing.

Can you demonstrate that, through employment or by using mainstream resources\*, you WILL have sustainable housing after completing HPRP?

Is your household income at or below the income guidelines?

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\*“Mainstream resources” include any income-based state or federal program.

If you meet one or more of these minimum requirements, you **MIGHT** be eligible for assistance:

- Recent loss of income
- Utility cost burden greater than 20% of household income
- Housing cost burden greater than 50% of income
- Evicted or have eviction notice for non-payment of rent
- Pending foreclosure of landlord’s rental housing
- Lease not renewed, but not due to behavior or action by the tenant
- Afflicted with domestic violence

Persons in Household	Household Income
1	\$31,550
2	\$36,100
3	\$40,600
4	\$45,100
5	\$48,700
6	\$52,300
7	\$55,900
8	\$59,550

Source: U.S. Dept. of Housing & Urban Dev., Mar., 2009

## How can HPRP be used?

- Rental assistance
  - Security and utility deposit
  - Utility payments
- 

## How can I apply?

If you think you may be eligible, contact one of the following agencies:

*If you have dependent children, contact:*

### Quincy Community Action Programs

**617-479-8181 x. 300**

*If you do not have dependent children, contact:*

### Father Bills & MainSpring

**508-427-6448 x. 214**

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## WHAT IS THE CITY OF QUINCY'S FIRST-TIME HOMEBUYERS PROGRAM?

The program consists of three separate features, which can help you purchase a home. The City of Quincy can provide you with:

- ◆ Up to 9% of the purchase price towards your Down Payment and up to an additional 1% toward Closing Costs
- ◆ Access to the "Soft Second" Loan Program
- ◆ Access to rehabilitation and lead abatement loan programs



## HOW WILL I BENEFIT FROM USING THIS PROGRAM?

- ◆ The City can provide up to 9% of a property's purchase price toward your Down Payment and up to an additional 1% toward your closing costs.
- ◆ This program can assist in eliminating the need for private mortgage insurance (PMI)
- ◆ You re-pay ONLY THE INTEREST on the second mortgage for the first ten years, after Year 10; you begin repaying full principal and interest on the second mortgage.
- ◆ This program will help you qualify for a loan at an interest rate lower than the participating bank's current rate
- ◆ This program will enable you to qualify for a higher mortgage amount for the house you purchase, allowing you to purchase a more valuable home.
- ◆ You will gain access to rehabilitation and lead abatement loans available through the City

## HOW DO I QUALIFY FOR THE CITY'S PROGRAM?

### YOU MUST:

- ◆ Have savings in the amount of 3% of the purchase price of a home to use as a down payment
- ◆ Purchase your home in Quincy
- ◆ Complete an approved First Time Homebuyer Seminar
- ◆ Meet HUD income guidelines (see the income chart at the end of this brochure to determine if your income is within the limits for the size of your household. You must count the income of all adult members of your household who will reside in the house. However, do not count any income of children under 18 or any income you receive for the care of foster children!)
- ◆ Agree to the provisions of this program

**(THIS PROGRAM IS SUBJECT TO CHANGES IN RULES AND TO AVAILABILITY OF FUNDS).**



**TO RECEIVE AN APPLICATION  
FOR THIS PROGRAM OR MORE  
INFORMATION PLEASE CALL:**

**(617) 376-1411**

**INCOME LIMITS (06/17/2011)**

<b>HOUSEHOLD SIZE</b>	<b>MAXIMUM ANNUAL INCOME*</b>
1 PERSON	\$44,950*
2 PERSONS	\$51,400*
3 PERSONS	\$57,800*
4 PERSONS	\$64,200
5 PERSONS	\$69,350
6 PERSONS	\$74,500
7 PERSONS	\$79,650
8 PERSONS	\$84,750

\*One, two, or three-person households may have incomes of up to \$57,800 and still qualify for Soft Second Mortgage financing. However, they would not be eligible for City down payment and closing cost assistance.

**FEDERAL HUD/HOME PRICE LIMITS (02/08)**

<b>CONDOMINIUM</b>	<b>Up to</b>	<b>\$362,790</b>
<b>SINGLE FAMILY</b>	<b>Up to</b>	<b>\$362,790</b>
<b>TWO-FAMILY</b>	<b>Up to</b>	<b>\$461,113</b>
<b>THREE-FAMILY</b>	<b>Up to</b>	<b>\$560,231</b>

**City of Quincy**  
**Department of Planning & Community Development**  
City Hall, 3<sup>rd</sup> Floor  
1305 Hancock Street,  
Quincy, MA 02169

# City of Quincy

## MASSACHUSETTS



### **FIRST TIME HOME BUYERS PROGRAM**

This Program is made possible by funding from the HOME Program through the Quincy HOME Consortium—a regional, decision-making body partnering to promote affordable housing opportunities. The Quincy HOME Consortium is comprised of the following Member Communities: City of Quincy, Town of Weymouth, Town of Braintree, Town of Holbrook, and the Town of Milton.

CITY OF QUINCY

Thomas P. Koch, Mayor  
Dennis E. Harrington, Planning Director

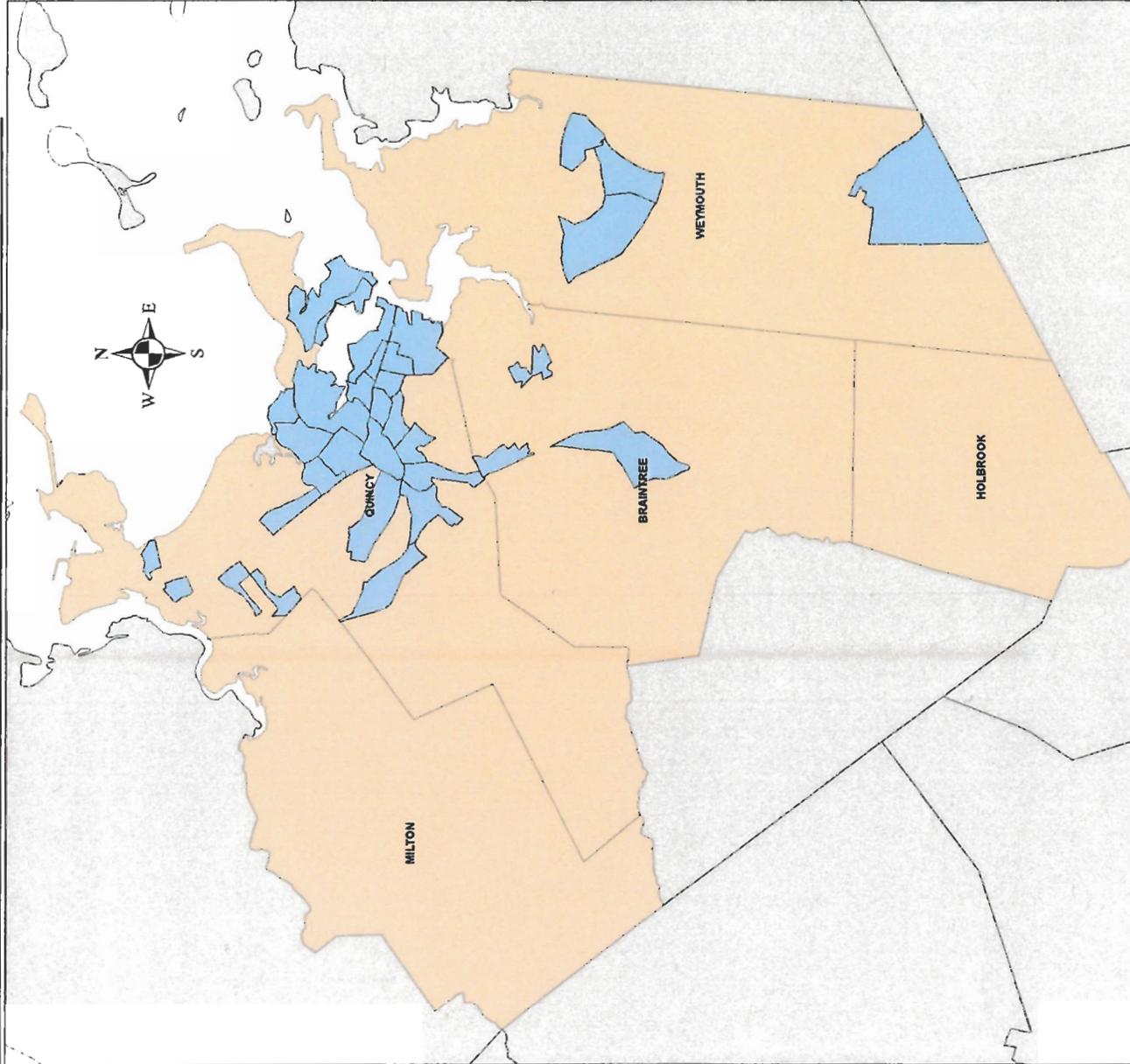
## **Appendix “B”**

### **Maps**

# QUINCY HOME CONSORTIUM



# Quincy HOME Consortium 80% of Area Median Income Block Groups



## Map Notes

Block groups where 51% or more of the population is at or above 80% of the Area Median Household Income are designated as Low/Moderate-Income Areas.

The Town of Holbrook and the Town of Milton do not have any Low/Moderate-Income Block Groups

Map created for the  
City of Quincy/QuincyHOME Consortium  
2011-2012 Annual Action Plan

City of Quincy, Massachusetts



Mayor Thomas P. Koch  
Map created by the Quincy Planning and  
Community Development Department



## Legend

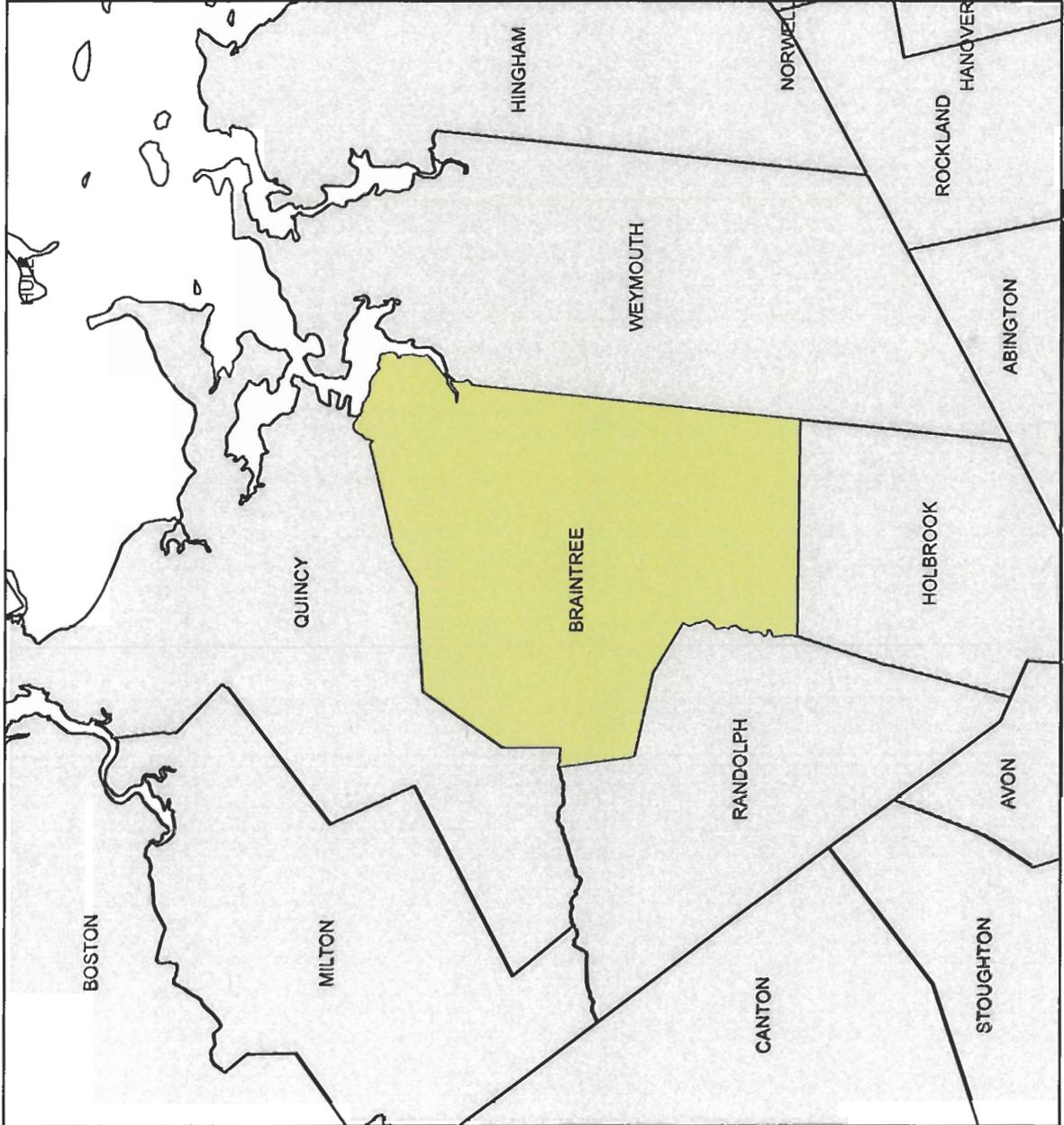
- Low/Moderate-Income Areas
- Quincy HOME Consortium Effective July 1, 2009
- Surrounding Municipalities

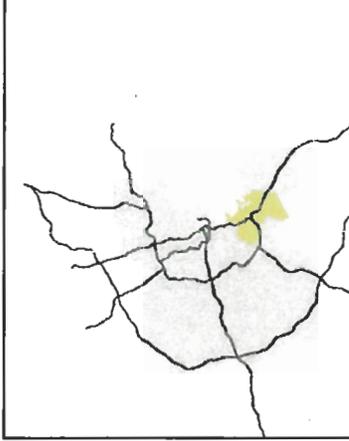
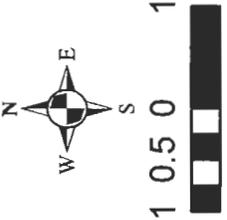


**QUINCY HOME  
CONSORTIUM**



**Town of Braintree  
Locus**

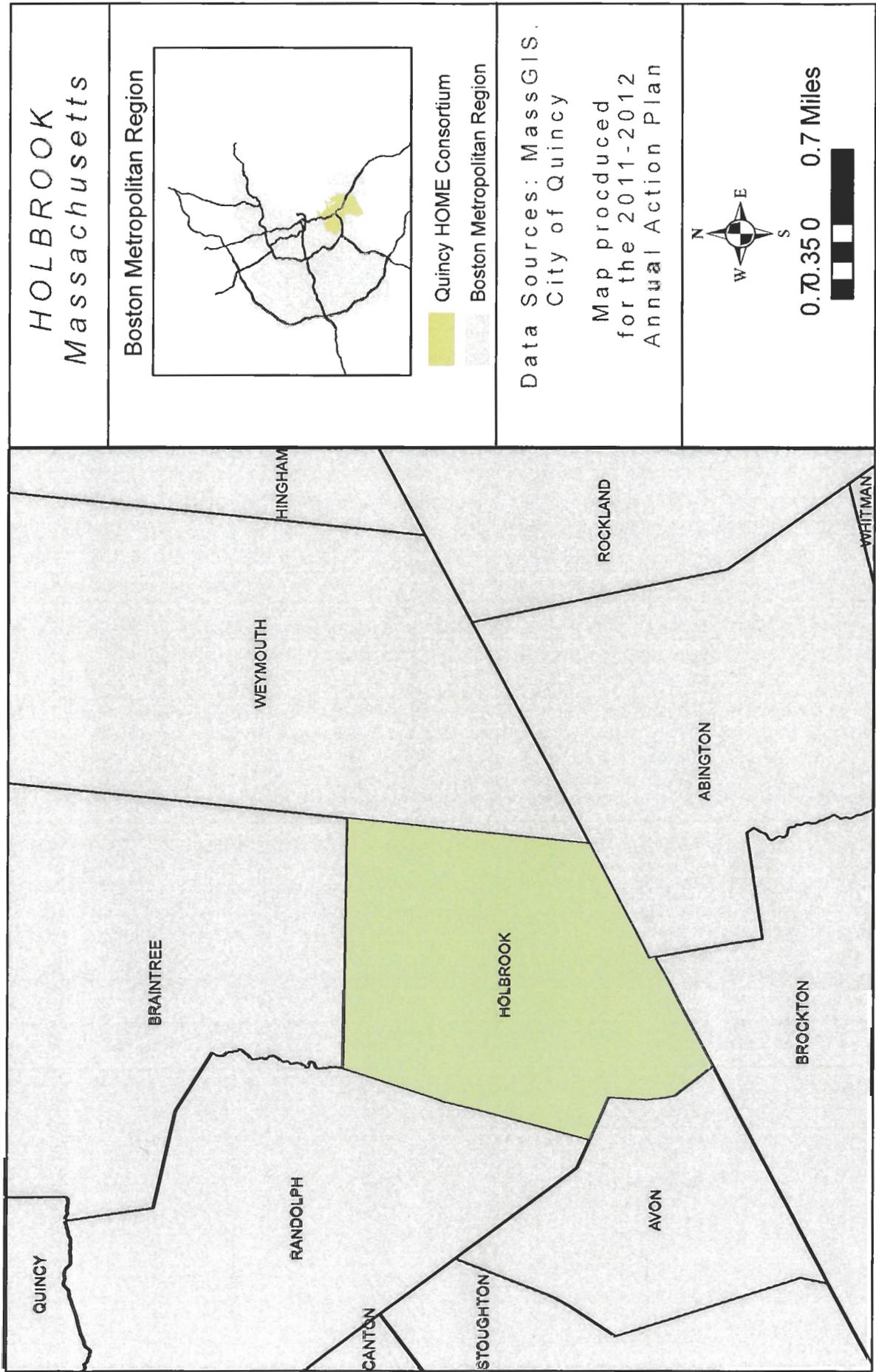


<p><b>BRAINTREE Massachusetts</b></p>	<p>Boston Metropolitan Region</p>  <ul style="list-style-type: none"> <li><span style="display: inline-block; width: 15px; height: 15px; background-color: #92d050; border: 1px solid black; margin-right: 5px;"></span> Quincy HOME Consortium</li> <li><span style="display: inline-block; width: 15px; height: 15px; background-color: #d3d3d3; border: 1px solid black; margin-right: 5px;"></span> Boston Metropolitan Region</li> </ul>	<p>Data Sources: MassGIS, City of Quincy</p> <p>Map produced for the 2011-2012 Annual Action Plan</p>	 <p>1 0.5 0 1 Miles</p>
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**QUINCY HOME  
CONSORTIUM**



**Town of Holbrook  
Locus**



**HOLBROOK  
Massachusetts**

Boston Metropolitan Region

- Quincy HOME Consortium
- Boston Metropolitan Region

Data Sources: MassGIS.  
City of Quincy

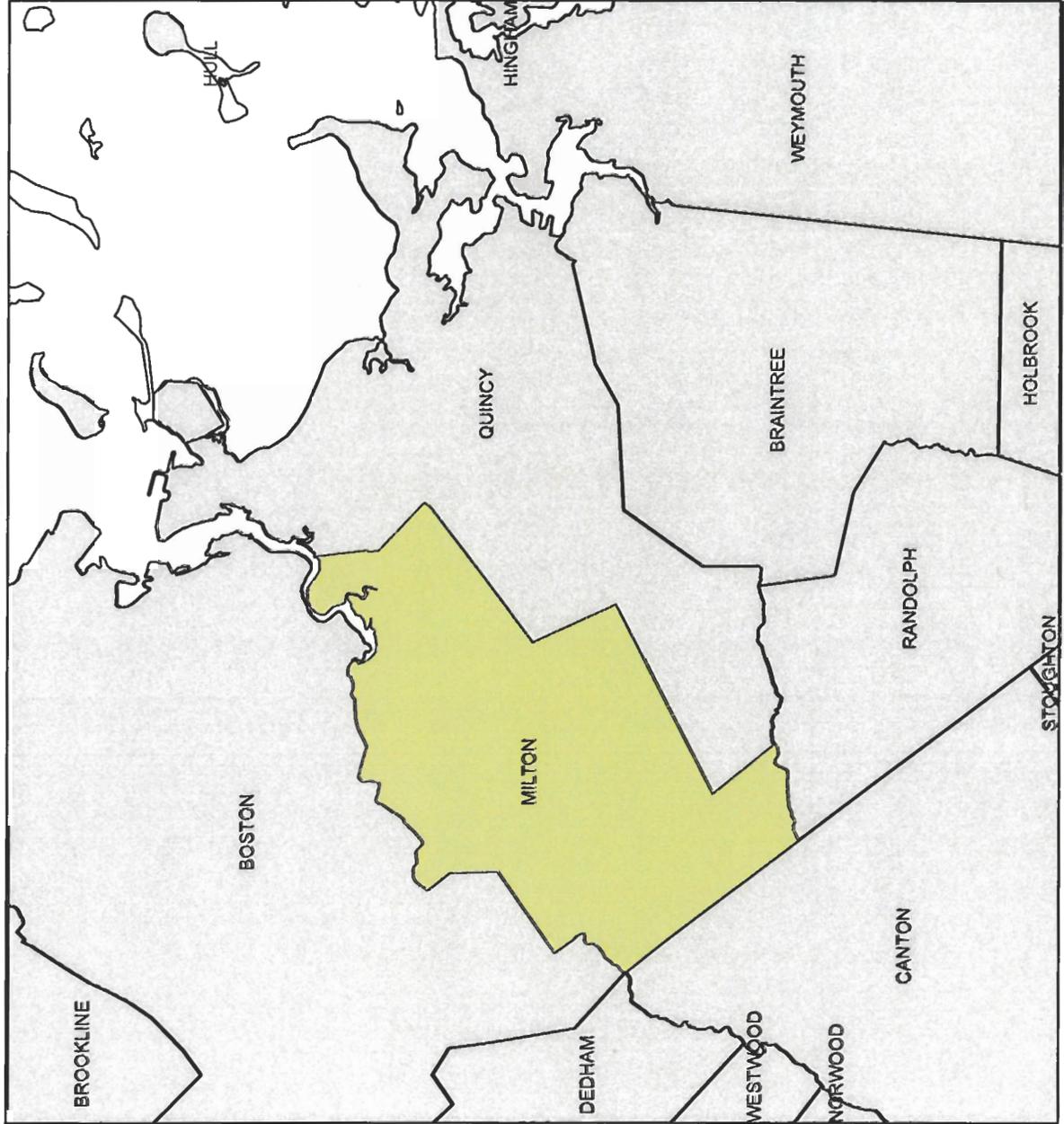
Map produced  
for the 2011-2012  
Annual Action Plan

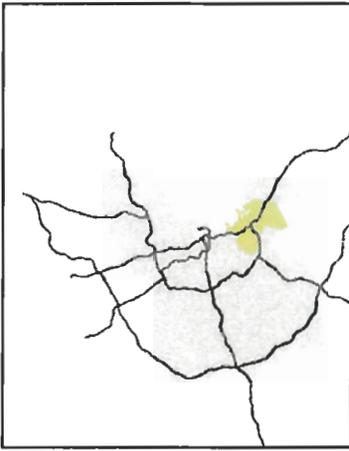
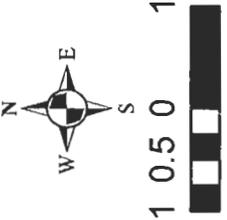
0.70.350 0.7 Miles

**QUINCY HOME  
CONSORTIUM**



**Town of Milton  
Locus**



<p>MILTON Massachusetts</p>	<p>Boston Metropolitan Region</p>  <ul style="list-style-type: none"> <li><span style="display: inline-block; width: 15px; height: 15px; background-color: #90EE90; border: 1px solid black; margin-right: 5px;"></span> Quincy HOME Consortium</li> <li><span style="display: inline-block; width: 15px; height: 15px; background-color: #D3D3D3; border: 1px solid black; margin-right: 5px;"></span> Boston Metropolitan Region</li> </ul>	<p>Data Sources: MassGIS, City of Quincy</p> <p>Map produced for the 2011-2012 Annual Action Plan</p>	 <p>1 0.5 0 1 Miles</p>
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# QUINCY HOME CONSORTIUM



Town of Weymouth



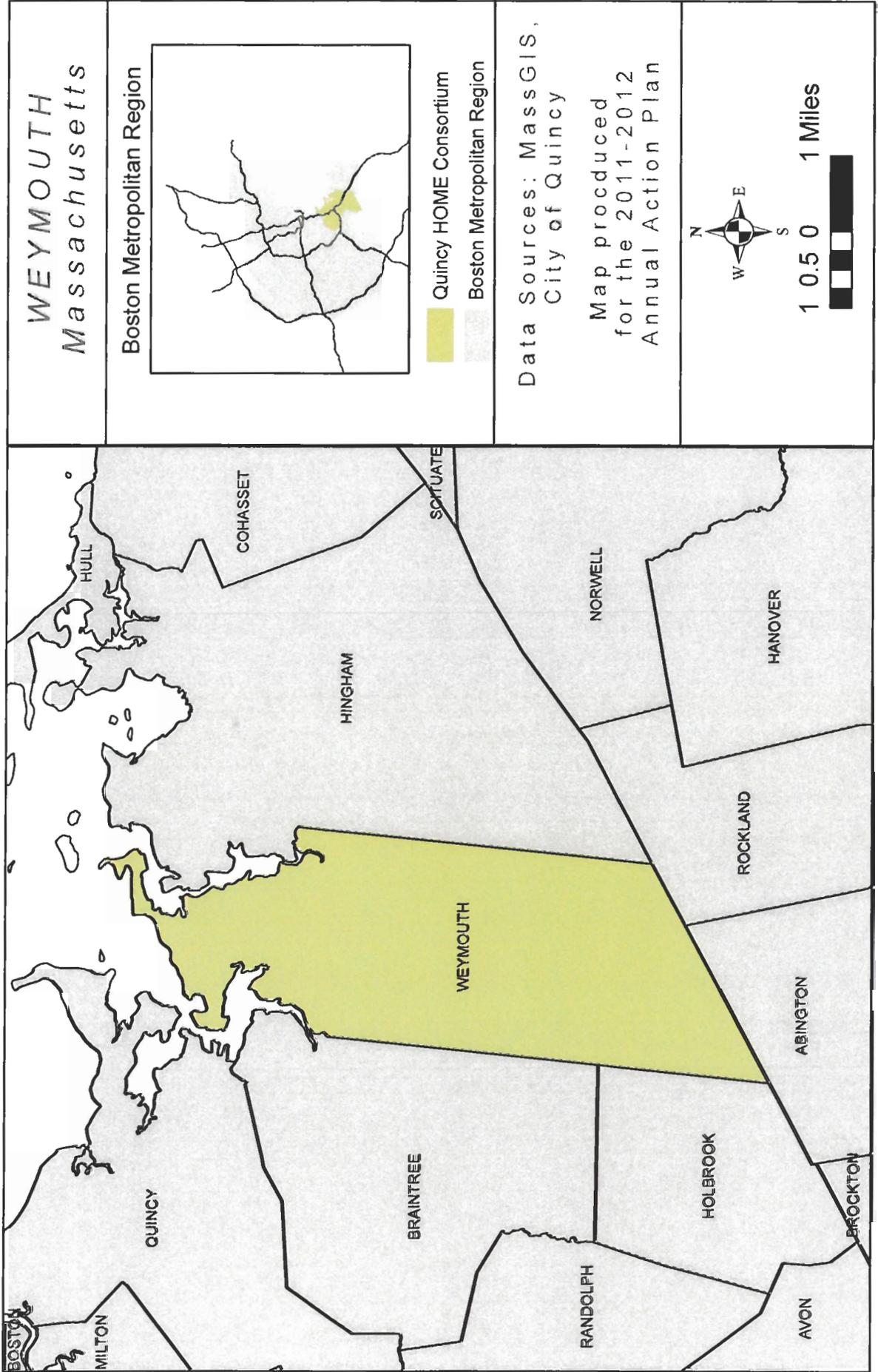
Town of Milton



Town of Braintree



Town of Haverhill



**QUINCY HOME  
CONSORTIUM**



*Public Transportation  
and Low/Moderate-  
Income Areas*

**Legend**

- Ferry Routes
- Stations (T)
- BLUE
- GREEN
- ORANGE
- RED
- SILVER
- Lines
- South Shore MBTA Bus Network
- Low/Moderate-Income Area
- Municipal Boundary
- Low/Moderate-Income Area
- Quincy HOME Consortium
- Boston Metropolitan Region

Data Sources: MassGIS,  
MBTA, City of Quincy

Map produced  
for the 2011-2012  
Annual Action Plan

1 0.5 0 1 Miles

## **Appendix “C”**

### **Quincy HOME Consortium 2011-2015 Analysis of Impediments to Fair Housing Choice**

# Quincy HOME Consortium

2011-2015

Analysis of Impediments to Fair Housing Choice



*City of Quincy*



*Town of Weymouth*



*Town of Braintree*



*Town of Holbrook*



*Town of Milton*

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**5/24/2011**

## 1. Introduction and Executive Summary

### Introduction

The 2011-2015 Analysis of Impediments to Fair Housing Choice (AI) was developed in response to the Quincy/Weymouth HOME Consortium expanding to include three new member communities. Now known as the Quincy HOME Consortium (QC), it comprises of the Towns of Braintree, Holbrook, Milton, and Weymouth along with the City of Quincy who serves as the Representative Member. Although the Town of Weymouth and the City of Quincy in the past have performed AI's in the past, the Quincy Consortium AI represents the first analysis of the five member region as a whole with the intent to develop a regional approach to address impediments to fair housing choice.

The 2011-2015 QC AI has been completed to meet the requirements of the Housing and Community Development Act and the U.S. Department of Housing and Urban Development (HUD) regulations governing the preparation of the Consolidated Plan. Funding for this analysis was provided by the Community development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME). The QUINCY CONSORTIUM AI will accompany the City of Quincy's FY 2011-12 Consolidated Plan submission to HUD.

Under the HOME and CDBG statutes, the Consolidated Plan's certification to affirmatively further fair housing requires all entitlement communities, such as the QC HOME Consortium, to undertake fair housing planning. A jurisdiction is affirmatively furthering fair housing when it 1) has a current Analysis of Impediments to Fair Housing Choice, 2) is implementing the recommendations that follow from that analysis, and 3) is documenting its efforts to improve fair housing choice. HUD suggests that entitlement communities conduct fair housing planning at least once every three to five years.

### Objectives of the 2011-2015 AI

Fair housing choice is the right to equal access to all types of housing. Fair housing choice exists when *all* residents of a community have the ability to freely choose among options that will afford them access to safe, sanitary and affordable housing in neighborhoods where they can thrive. Fair housing choice is impeded by issues of affordability (where people cannot afford housing of their choice) and housing discrimination (where people are not allowed to live where they choose). The overall goals of the 2011-2015 AI are the following:

- To identify impediments to fair housing choice by presenting quantitative and qualitative data from a variety of sources;
- To identify actions that will sustain current efforts to further fair housing, expand those actions to all Consortium communities, and adopt new actions and strategies, as needed;
- To provide a historical framework on fair housing for municipal officials, policy makers, municipal staff, as well as private and public stakeholders, enabling them to take the lead in affirmatively furthering fair housing by initiating dialogue and institutionalizing fair housing best practices and policies; and

- To serve as a resource for consumers, producers, and housing providers.

## **Executive Summary**

### **1.1 Who Conducted the AI**

The City of Quincy Planning and Community Development Department is the lead agency that prepared the QC 2011-2015 AI. Representatives from the Member communities of Braintree, Holbrook, Milton, and Weymouth provided valuable material and analysis on their communities.

### **1.2 Participants**

The 2011-2015 AI was developed with the help and participation of fair housing advocates, municipal staff from each of the Consortium communities, local educators and brokers, representatives from housing authorities, Human Rights and Fair Housing Committees, and non-profit housing and human service providers in the area.

### **1.3 Methodology Used**

The Massachusetts Department of Housing and Community Development Analysis to Impediments to Fair Housing and the City of Newton 2010-2015 Analysis to Impediments to Fair Housing were used as models in the development of the Quincy Consortium Analysis of Impediments to Fair Housing.

Much of the jurisdictional background data and statistical analysis is based on data from the U.S. Census, the 2010-2014 City of Quincy and Town of Weymouth Consolidated Plans, and data collected from each member community.

The Massachusetts Commission Against Disabilities, the Fair Housing Center of Greater Boston, and the U.S. Department of HUD-office of Fair Housing Equal Opportunity all provided fair housing data for the member communities. Recent reports published by The Massachusetts Community Banking Council that analyzed mortgage lending trends and was key to understanding private sector factors on housing.

In order to obtain diverse perspective and identify impediments to fair housing choice, a Tenant/Homeowner and a Housing Industry Fair Housing Survey was distributed throughout the five Quincy Consortium communities. Over 150 responses from homeowners, tenants, and housing professionals were received and are vital in indentifying current fair housing impediments.

The completed QC AI will be used as the basis for the development Consortiums Fair Housing Plan with Actions to Address Impediments to Fair Housing.

## Section 2. History of Fair Housing

*The City of Quincy received permission from the Massachusetts Department of Housing and Community Development (DHCD) to incorporate in the Consortiums Fair Housing Plan the following section on the History of Fair Housing. The Consortium is grateful to DHCD for the use of this section and hopes the content will provide the public a valuable educational tool on fair housing policy and practices.*

The Fair Housing Act was enacted on April 11, 1968, on the heels of Martin Luther King Jr.'s assassination and the federally authorized Kerner Commission report, which concluded that America was "moving toward two societies, one black, one white – separate and unequal."<sup>1</sup> In an effort to eradicate both separation and inequality in housing, the Fair Housing Act and its progeny establish that the civil right to "fair housing" encompasses the right to choose and enjoy housing, regardless of personal characteristics such as race, sex, and handicap. The exercise of such a right requires freedom from the impediments of discriminatory rental, sales, and lending practices, segregative zoning and land use decisions by governments and housing programs, and other barriers to equality.

This section of the Analysis of Impediments to Fair Housing will outline a legal framework for understanding and applying fair housing principles. A working knowledge of fair housing laws is essential for policy makers; not only to ensure statutory compliance, but also to recognize the limitations of said laws and the need for an expansive policy approach to affording equal opportunity in housing. Fair Housing is a vast and complex area of statutory and case law, and it is important to note that this section is not intended to be an exhaustive explanation of all applicable fair housing laws, but rather an introductory framework.

### 2.1 Legal Theories of Fair Housing

#### 2.1.1 *Standing to sue: Proper Plaintiff*

Under fair housing laws, any "aggrieved person," or any person who suffers an injury or is about to suffer an injury because of a discriminatory housing practice has standing to file a lawsuit in federal or state court or to file an administrative complaint with the appropriate agency. An aggrieved person need not belong to a category of persons delineated under the applicable fair housing law. For example, a mother who is denied housing because of the handicap of her child would have standing to sue, as would a Caucasian person who is deprived of the opportunity to live in a racially diverse community because minorities are being steered away from that community.<sup>2</sup>

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<sup>1</sup> Kerner Commission. March 1, 1968. Report of the National Advisory Commission on Civil Disorders. Washington, D.C.: U.S. Government Printing Office.

<sup>2</sup> *Trafficante v. Metropolitan Life Insurance*, 409 U.S. 205 (1972) (holding that plaintiffs suffered an injury-in-fact for the loss of interracial associations resulting from living in a racially nonintegrated housing complex, thereby establishing standing to sue even though they had not themselves been the direct victims of discrimination).

Moreover, an aggrieved person need not be a bona fide home seeker to have standing. For example, the United States Supreme Court has held that testers, or persons posing as renters or homebuyers so as to detect unlawful housing practices, may have standing to sue, as would fair housing organizations that divert their resources and/or frustrate their mission to detect and respond to discriminatory housing practices.<sup>3</sup>

### *2.1.2 Liability: Proper defendants*

Persons or entities that engage in residential real estate-related transactions are prohibited from engaging in unlawful discrimination. Thus, property owners, property managers, property management companies, real estate companies, real estate brokers and agents, and leasing agents are examples of persons and entities that may be sued under fair housing laws. Moreover, proper defendants under fair housing laws include not only the person(s) performing the discriminatory act, but generally also include that person's employer if the discriminatory act is performed during the course of employment. For example, courts have held that the owner or management company of a property may be held vicariously liable for the discriminatory acts of its agents acting in the scope of their authority or employment (i.e. leasing agents, maintenance staff).<sup>4</sup>

### *2.1.3 Legal theories for proving discrimination*

With respect to anti-discrimination laws, three methods of proof are primarily applied to attack a variety of discriminatory practices: disparate treatment, mixed motive, and disparate impact.

Disparate treatment: under the disparate treatment legal theory, the plaintiff has the initial burden to establish a prima facie case of discrimination, which varies according to the facts of the case. Generally, a plaintiff establishes a prima facie case by producing evidence that she belongs to a protected group, that she was qualified for housing, and that she was denied available housing or treated differently from others similarly or less qualified.<sup>5</sup> The burden then shifts to the defendant to articulate a legitimate non-discriminatory reason for its actions; however, the plaintiff has the ultimate burden to prove that the defendant's

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<sup>3</sup> See e.g., *Havens Realty Corp. v. Coleman*, 455 U.S. 363, 374-75 (1982) (holding that an African- American tester who was misinformed about the availability of an apartment for rent, as well as the fair housing organization that frustrated its mission by employing the tester and devoting significant resources to identify and counteract the defendant's racially discriminatory steering practices, had alleged sufficient injury in fact to support standing to sue under the Fair Housing Act).

<sup>4</sup> *Meyer v. Holley*, (Supreme Court held that individual owners and officers of companies may be liable on the grounds that the owner or officer controlled, or had the right to control, the actions of the employee).

<sup>5</sup> See e.g., *Pinchback v. Armistead Homes Corp.*, 907 F.2d 1447 (4th Cir.), cert denied, 498 U.S. 983 (1990); see also Title VII employment discrimination cases *McDonnell Douglas Corp. v. Green*, 411 U.S. 792 (1973); *Texas Dep't of Community Affairs v. Burdine*, 450 U.S. 248 (1981)).

articulated non-discriminatory reason is a pretext.<sup>6</sup> The plaintiff may prove pretext by showing that the defendant's non-discriminatory reason is not credible, or that discrimination was in fact the real reason for defendant's actions.<sup>7</sup>

Disparate treatment/Mixed motive: proving mixed motive requires the plaintiff to prove that a discriminatory motive played a role in the defendant's decision making, after which the defendant must prove that it would have made the same decision regardless of the discriminatory motive. Courts vary in their characterization of the plaintiff's ultimate burden in mixed motive cases.<sup>8</sup>

Disparate impact: dissimilar to the disparate treatment legal theory, the disparate impact theory is applied when the plaintiff is able to prove, i.e., through strong statistical evidence, that a rule or policy, albeit neutral on its face, has an adverse effect on persons protected under fair housing laws.<sup>9</sup> The defendant must then generally establish that there was a legitimate justification for the policy.<sup>10</sup> The U.S. Supreme Court has held that evidence of some discriminatory intent is necessary for a plaintiff to prevail on a disparate impact housing claim under the Equal Protection Clause of the U.S. Constitution; however the Supreme Court has held that evidence of discriminatory intent is not necessary under a federal statutory prohibition against discrimination.<sup>11</sup>

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<sup>6</sup> Id.

<sup>7</sup> *Reeves v. Sanderson Plumbing Products, Inc.*, 530 U.S. 133 (2000).

<sup>8</sup> See e.g., *Woods-Drake v. Lundy*, 667 F.2d 1198, 1201 (5th Cir. 1982) (finding liability under the Fair Housing Act and section 1982 of the Civil Rights Act of 1866 where race was a significant factor in the defendant's decision to evict the plaintiff); *Price Waterhouse* (Title VII case finding no liability if the defendant would have made the same decision without the discriminatory motive).

<sup>9</sup> See e.g., *Betsey v. Turtle Creek Associates*, 736 F.2d 983 (4 Cir. 1984) (finding disparate impact based on substantial disparity in evictions between Blacks and Whites); *Langlois v. Abington Housing Authority*, 234 F. Supp. 2d 33 (D. Mass. 2002) (finding disparate impact on minorities where the community had a smaller proportion of minority residents than the larger geographical area in which Section 8 applicants were drawn, where local preferences applied to the PHA program waiting lists led to significantly fewer minorities actually participating in PHA programs than minorities waiting to participate in PHA programs, and where the justification of need for the residency preferences was not sufficient); see also *Comer v. Cisneros*, 37 F.3d 775 (2 Cir. 1994).

<sup>10</sup> See e.g., *Huntington v. Huntington Branch, NAACP*, 488 U.S. 15 (2d Cir. 1988).

<sup>11</sup> *Arlington Heights v. Metropolitan Housing Corp.*, 499 U.S. 252 (1977) (employment discrimination case holding that absent evidence of discriminatory intent, the Village of Arlington Heights could not be held in violation of the Equal Protection Clause of the Fourteenth amendment for denying the rezoning necessary for the development of low-income housing, even though the denial disproportionately affected African Americans); *Griggs v. Duke Power Co.*, 401 U.S. 424 (1971) (employment discrimination case in which the Supreme Court holding that the absence of evidence of discriminatory intent does not absolve the defendant from liability under Title VII of the Civil Rights Act of 1964).

## 2.2 The Federal Fair Housing Act

The Fair Housing Act (FHA), Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act in 1988, is similar in the categories of persons protected to Title VII of the Civil Rights Act of 1964, which prohibits discrimination in employment. The Fair Housing Act prohibits discriminatory housing practices against the following protected classes (categories of persons protected under the law):

- Race;
- Color;
- National origin;
- Religion;
- Sex;
- Familial status; and
- Handicap (this term is used interchangeably with “disability” herein)

Discrimination on the basis of familial status and disability is prohibited in the Fair Housing Act as a result of the Fair Housing Amendments Act of 1988.<sup>12</sup> Additional protections are afforded to other categories of persons under Massachusetts General Laws, Chapter 151B. For further information of Chapter 151B.

### 2.2.1 Housing Covered by the Fair Housing Act

The Fair Housing Act applies to the following types of housing:

- Multi-family dwellings with greater than four units, including boarding or rooming houses;
- Multi-family dwellings with four or fewer units if the owner does not live in one of the units;
- Single-family privately owned homes when a real estate broker, agent, salesman, or any person in the business of selling or renting dwellings, is used, and/or discriminatory advertising is used to rent or sell the home; and
- Residentially zoned land and house lots for sale or lease.

The Fair Housing Act prohibitions on age discrimination do not apply to housing for older persons if it is: 1) a state or federal elderly housing program specifically designed and operated to assist the elderly; 2) a dwelling intended for the elderly where 80% of the units are occupied by at least one person age 55 or older;<sup>13</sup> or 3) a dwelling intended for the elderly where all residents are age 62 or older.

Although some housing may appear to be exempt under the Fair Housing Act, such an exemption may be lost, for example, if the housing provider uses real estate services or if a

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<sup>12</sup> 42 U.S.C. § 3604 et seq.

<sup>13</sup> 42 U.S.C. § 3607(b)(2); see also Housing for Older Persons Act of 1995 (HOPA).

discriminatory advertisement is made.<sup>14</sup> Furthermore, although an exempt property under the Fair Housing Act may preclude a housing discrimination claim under the Fair Housing Act, such a claim may not be precluded under other federal laws or under state or local law, including Massachusetts' civil rights statute Chapter 151B.

### *2.2.2 Unlawful housing practices under the Fair Housing Act*

The Fair Housing Act prohibits the following conduct against protected classes:

- Refusing to rent, sell, or negotiate for the sale or rental of a dwelling, or to otherwise make unavailable or deny a dwelling;
- Steering persons seeking to rent or buy housing away from or toward a particular area because of their membership in a protected class;
- Discriminating in the terms, conditions, or privileges, services, or facilities in the sale or rental of a dwelling;
- Making, printing, or publishing, or causing to make, print, or publish, any notice, statement, or advertisement that indicates any preference, limitation, or discrimination, or an intention to make such a preference, limitation, or discrimination, with respect to the sale or rental of a dwelling; and
- Representing that a dwelling is unavailable for inspection, rental, or sale when it is in fact available;
- Inducing or attempting to induce for profit any person to sell or rent a dwelling by representations regarding the prospective entry of a protected class into the neighborhood (referred to as "blockbusting");
- Refusing to make reasonable accommodations in rules, policies, practices, or services necessary to afford a disabled person the equal opportunity to use and enjoy the dwelling;
- Refusing to permit reasonable modifications to the premises necessary to afford a disabled person full enjoyment of that premises;
- Failing to comply with handicap accessibility design and construction requirements;
- Discriminating in residential real-estate related transactions and brokerage services; and
- Interfering, coercing, intimidating, or threatening any person in the exercise or enjoyment of rights under the Fair Housing Act, or on account of aiding or encouraging any other person in the exercise or enjoyment of rights under the Fair Housing Act.

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<sup>14</sup> "After December 31, 1969, the sale or rental of any such single-family house shall be excepted from the application of this subchapter only if such house is sold or rented (A) without the use in any manner of the sales or rental facilities or the sales or rental services of any real estate broker, agent, or salesman, or of such facilities or services of any person in the business of selling or renting dwellings, or of any employee or agent of any such broker, agent, salesman, or person and (B) without the publication, posting or mailing, after notice, of any advertisement or written notice in violation of section 804(c) of this title; but nothing in this proviso shall prohibit the use of attorneys, escrow agents, abstractors, title companies, and other such professional assistance as necessary to perfect or transfer the title." 42 U.S.C. § 3603(b)(1).

### 2.2.3 *Familial status discrimination and occupancy standards*

Familial status is defined under the Fair Housing Act as one or more individuals (under the age of 18 years) that is domiciled either with either a parent or another person having legal custody of such individual or individuals, or the designee of such parent or other person having such custody, with the written permission of such parent or other person. Under the Fair Housing Act, it is unlawful to limit the number of individuals allowed in a dwelling and/or in a bedroom if such a limit has the affect of discriminating against families with children. In 1998, HUD adopted the “Keating Memorandum” to provide guidance as to whether a housing provider’s occupancy restrictions are discriminatory.<sup>15</sup>

The Keating Memorandum recognizes the “two heartbeats per bedroom” occupancy standard as a general guideline for fair housing compliance; however, it also provides that such a guideline is rebuttable in view of other factors, such as the number and size of bedrooms, the availability of living space that could be used as a bedroom, and the age of the occupants. For example, a requirement that a couple with a young child live in a two-bedroom instead of a one-bedroom apartment would likely be found discriminatory.

### 2.2.4 *Government Discrimination in housing: zoning, land use, and public housing*

Courts have interpreted the Fair Housing Act to prohibit state and local governments from exercising their land use and zoning authority, as well as their authority to provide residential services and benefits, in a discriminatory fashion. For example, local zoning laws that treat groups of unrelated persons with disabilities less favorably than similar groups of unrelated persons without disabilities has been held to violate the Fair Housing Act.<sup>16</sup> Persons with disabilities are entitled to request reasonable accommodations in rules, policies, practices, or services under the Fair Housing Act; as such, group homes for the disabled must be given the opportunity to seek a waiver to zoning restrictions.<sup>17</sup> Government discrimination held to be unconstitutional includes enforcement of discriminatory restrictive covenants.<sup>18</sup>

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<sup>15</sup> Memorandum from Frank Keating to All Regional Counsel, HUD, Re Fair Housing Enforcement Policy: Occupancy Cases (Mar. 20, 1991); Department of Housing and Urban Development, “Fair Housing Enforcement—Occupancy Standards Notice of Statement of Policy,” 63 Fed. Reg. 243 (December 18, 1998) (stating HUD will consider the factors in the Keating Memorandum when evaluating housing discrimination complaints alleging a housing provider’s occupancy policies violate the Fair Housing Act on the basis of familial status).

<sup>16</sup> Massachusetts General Laws Chapter 40A (The Zoning Act) also prohibits health and safety laws or land-use requirements that constitute such discrimination against congregate living arrangements of nonrelated disabled persons.

<sup>17</sup> See e.g., *Groome Resources Ltd., LLC v. Parish of Jefferson*, 234 F.3d 192, 199 (5th Cir.2000) (holding that Jefferson Parish’s failure to entertain a waiver of its zoning policy as a reasonable accommodation for Groome Resources’ proposed group home for persons with Alzheimer’s disease violated the Fair Housing Act).

<sup>18</sup> See *Shelly v. Kraemer*, 334 U.S. 1 (1948) (state enforcement of racial restrictive covenants is

Courts have also held that government policies that have a disparate or segregative effect on minorities are in violation of the Fair Housing Act.<sup>19</sup> Even absent direct evidence of intentional discrimination by local government, the provision of financial support for segregated housing despite knowledge of segregation may engender Fair Housing Act liability.<sup>20</sup> Moreover, claims of ignorance of segregation patterns are likely to be unsuccessful, as government entities have duties to investigate how their funds are being used.

### *2.2.5 Enforcement of the Fair Housing Act*

With respect to Fair Housing Act violations, HUD's Office of Fair Housing and Equal Opportunity (FHEO) investigates and enforces discriminatory housing practices occurring or continuing to occur within one year of the filed complaint. If after the investigative process HUD determines that there is probable cause to conclude that unlawful housing discrimination occurred, the complainant may elect to have their case heard before an Administrative Law Judge ("ALJ"), or litigated in U.S. Court with representation by the U.S. Attorney General. The Department of Justice may bring discrimination lawsuits based upon a "pattern or practice" or an issue of general public importance. An aggrieved person may directly file a lawsuit in federal court within two years of the occurrence or continued occurrence of the alleged discriminatory practice, without filing an administrative complaint with HUD.

HUD will refer complaints alleging discrimination under the Fair Housing Act to state or local public agencies for investigation and enforcement if it has certified that said agencies enforce a law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the Fair Housing Act. Thus, in Massachusetts, many complaints alleging discriminatory housing practices that are prohibited under the Fair Housing Act are referred to the Massachusetts Commission Against Discrimination, the Boston Human Rights Commission, and the Cambridge Human Rights Commission.

## **2.3 Other Federal Civil Rights Laws**

### *2.3.1 Section 1981 and 1982 of the Civil Rights Act of 1866*

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unconstitutional).

<sup>19</sup> See e.g., *United States v. Yonkers Bd. of Educ.*, 801 F.2d 593, 596 (2d Cir. 1986) (holding that there was sufficient evidence to infer racial animus by city officials, who were acting on behalf of constituents seeking to exclude minorities from their neighborhoods, to concentrate public housing in an area predominantly inhabited by minorities).

<sup>20</sup> *Young v. Pierce*, 685 F. Supp. 975, 978 (ED Tex. 1988) (holding HUD liable for knowingly maintaining and perpetuating racially segregated public housing by failing to take desegregation action).

Sections 1981 and 1982 of the Civil Rights Act of 1866 provide that all citizens shall have the same right to make and enforce contracts <sup>21</sup> and to inherit, purchase, lease, sell, and convey real property as White citizens.<sup>22</sup> Enforcement may be sought by filing a lawsuit in court. Legal principles applied under the Fair Housing Act are similarly applied to Sections 1801 and 1802 of the Civil Rights Act of 1866. For example, establishing a prima facie case under the Fair Housing Act in a racial discrimination case also establishes a prima facie case under sections 1981 and 1982.<sup>23</sup> Section 1982 significantly enhances fair housing protections on the basis of race and color by providing for equal rights with respect to inheriting and conveying real property.<sup>24</sup> However, Section 1982 only provides for equal protection of U.S. Citizens.

### 2.3.2 Title VI of the Civil Rights Act of 1964

Title VI states that no person "in the United States" shall be discriminated against on the basis of race, color, or national origin by an entity receiving federal financial assistance."<sup>25</sup>The entity must perform governmental functions, or be principally engaged in the business of providing education, health care, housing, social services, or parks and recreation. The Department of Justice and HUD have also issued guidance on national origin discrimination against individuals with limited English proficiency.<sup>26</sup> Enforcement of Title VI is primarily conferred on those federal agencies extending financial assistance to the program or activity. The primary means of enforcing compliance is through voluntary agreements with the recipients, with fund suspension or termination as a means of last resort.<sup>27</sup> Enforcement may also be sought through private lawsuits.

### 2.3.3 Section 109 of the Housing and Community Development Act of 1974

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<sup>21</sup> 42 U.S.C. §1981 (stating "All persons within the jurisdiction of the United States shall have the same right in every State and Territory to make and enforce contracts, to sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of persons and property as is enjoyed by white citizens, and shall be subject to like punishments, pains, penalties, taxes, licenses, and exactions of every kind, and to no other.").

<sup>22</sup> 42 U.S.C. §1982 (stating "All citizens of the United States shall have the same right in every State and Territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real and personal property.").

<sup>23</sup> See e.g., *Steptoe v. Savings of America*, 800 F. Supp. 1542 (N.D. Ohio 1992).

<sup>24</sup> See e.g., *Scott v. Eversole Mortuary*, 522 F.2d 1110 (1975) (holding that under § 1982 all citizens have the same rights as White citizens to inherit, purchase, lease, sell, hold, and convey real or personal property, and that § 1982 prohibits private and public discrimination in the sale of property).

<sup>25</sup> 42 U.S.C § 2000d et seq.

<sup>26</sup> Enforcement of Title VI of the Civil Rights Act of 1964-National Origin Discrimination Against persons with Limited English Proficiency, Fed. Reg. Vol. 65, No. 159, Wed., August 16, 2000, p. 50123; Notice of Guidance to Federal Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons, Fed. Reg., December 19, 2003.

<sup>27</sup> Title VI also provides that the Attorney General shall issue guidelines for establishing reasonable time limits on efforts to secure voluntary compliance, on the initiation of sanctions, and for referral to the Department of Justice for enforcement where there is noncompliance. See supra note 24.

Section 109 states that no person in the United States shall be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity funded in whole or in part with federal financial assistance, on the grounds of race, color, national origin, religion, or sex. Section 109 applies to programs or activities funded by HUD's Community Development Block Grant Program (CDBG), as well as by Urban Development Action Grants, Economic Development Initiative Grants, and Special Purpose Grants.<sup>28</sup> Enforcement of Section 109 may be sought by filing a complaint with HUD or by filing a private lawsuit.

#### *2.3.4 Age Discrimination Act of 1975*

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance. The Act applies to all ages, but permits federal programs or activities to provide benefits or assistance to persons, such as the elderly, based upon their age.<sup>29</sup>

The Act authorizes the head of any federal department or agency who prescribes regulations under the Act to terminate or to refuse to grant assistance under the program or activity involved to any recipient found to have violated the applicable regulation after reasonable notice and opportunity for hearing.

#### *2.3.5 Section 504 of the Rehabilitation Act of 1973*

Section 504 of the Rehabilitation Act of 1973 prohibits the exclusion of disabled persons from participating in, being denied the benefits of, or being subjected to discrimination under any program or activity receiving federal financial assistance (excluding vouchers or tax-credits) or under any program or activity conducted by any Executive agency or by the United States Postal Service.<sup>30</sup> HUD enforces Section 504 against housing programs funded by HUD through its administrative complaint process. The U.S. Department of Justice also has authority to enforce Section 504, and enforcement may be sought through private lawsuits as well.

#### *2.3.6 Title II of the Americans with Disabilities Act (ADA)*

Title II of the Americans with Disabilities Act of 1990 (ADA) prohibits discrimination in housing that is owned, operated, or substantially financed by a state or local government entity.<sup>31</sup> HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals. The U.S. Department of Justice also has authority to

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<sup>28</sup> 42 U.S.C. § 5309; 24 C.F.R. 6.

<sup>29</sup> 42 U.S.C. §§ 6101-6107. (The act does not apply to a program or activity that takes action "that reasonably takes into account age as a factor necessary to the normal operation or the achievement of any statutory objective of such program or activity or the differentiation made by such action is based upon reasonable factors other than age," and states "The provisions of this chapter shall not apply to any program or activity established under authority of any law which provides any benefits or assistance to persons based upon the age of such persons; or establishes criteria for participation in age-related terms or describes intended beneficiaries or target groups in such terms.").

<sup>30</sup> 29 U.S.C. § 794.

<sup>31</sup> 42 U.S.C. §§ 12131 et seq.

enforce Title II of the ADA, and enforcement may be sought through private lawsuits as well.

### 2.3.7 Title III of the Americans with Disabilities Act (ADA)

Title III of the ADA is far less reaching than Title II with respect to housing because it prohibits discrimination in privately owned public accommodations; however, housing providers are obligated to comply with Title III in public areas such as a rental office in an apartment complex.<sup>32</sup> The U.S. Department of Justice has authority to enforce Title III of the ADA, and enforcement may also be sought through private lawsuits.

### 2.3.8 United States Constitution

The Thirteenth Amendment (1865) abolishes slavery and involuntary servitude within the United States, and has also been interpreted to prohibit the “badges and incidents” of slavery, such as segregation.<sup>33</sup>

The Equal Protection clause of the Fourteenth Amendment (1868) prohibits state action, and federal action by application to the Fifth Amendment (1791), that deprives any person of the equal protection of the laws. The Equal Protection Clause applies to public housing authorities and some privately owned publicly subsidized housing units.<sup>34</sup> Similarly, the due process clause of the Fifth Amendment prohibits federal action that deprives any person of the equal protection of the laws.<sup>35</sup>

Government action that denies equal protection to suspect classes such as race has been subject to strict judicial scrutiny, whereby the government has the burden of establishing that it has a compelling interest and no less restrictive alternative for creating or engaging in a discriminatory policy or practice. Alleged equal protection violations towards other categories of people, such as women and the disabled, have been subjected to less stringent judicial scrutiny.<sup>36</sup>

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<sup>32</sup> 42 U.S.C §12181 et seq.

<sup>33</sup> See e.g., *Baker v. McDonald's Corp.*, 680 F. Supp. 1474 (S.D. Fla. 1987), aff'd, 865 F.2d 1272 (11<sup>th</sup> Cir. 1988), cert denied, 110 S. Ct. 57 (1989).

<sup>34</sup> See e.g., *Jeffries v. Georgia Residential Finance Authority*, 678 F.2d 919 (11th Cir.), cert. denied, 459 U.S. 971 (1982).

<sup>35</sup> See e.g., *Bolling v. Sharpe*, 347 U.S. 497 (1954) (holding that the Fifth Amendment's due process clause provides for equal protection).

<sup>36</sup> Strict scrutiny has been applied to “suspect classifications” such as race, national origin, religion, and alienage in some cases, as well as classifications burdening fundamental rights; the U.S. Supreme Court has also articulated two additional levels of scrutiny. “Intermediate scrutiny,” which has been applied to classifications based on gender and children of illegal aliens, requires that a law be “substantially related” to an “important” government interest; “rational basis” scrutiny requires that laws that categorize on some other basis, such as mental disability or sexual orientation, be “reasonably related” to a “legitimate” government interest.

## 2.4 Massachusetts General Laws, Chapter 151B

With respect to prohibited discriminatory housing practices, Chapter 151B closely mirrors the Fair Housing Act. However, Chapter 151B has significantly expanded the classes of individuals protected under the Fair Housing Act.<sup>37</sup> The additional protected classes are:

- Age;
- Marital status;
- Sexual orientation;
- Ancestry;
- Recipients of public or rental assistance<sup>38</sup>; and
- Military history

Chapter 151B also specifically states that it is unlawful “to cause to be made any written or oral inquiry or record concerning the race, color, religious creed, national origin, sex, sexual orientation, which shall not include persons whose sexual orientation involves minor children as the sex object, age, genetic information, ancestry, handicap or marital status of a person seeking to rent or lease or buy any such commercial space.”<sup>39</sup> However, to ensure compliance with civil rights requirements, records on race, color, ethnicity, religion, age, gender, and disability are collected by federal programs.<sup>40</sup> Furthermore, local-housing agencies must collect information on minority households in order to satisfy the affirmative fair marketing and tenant selection requirements under 760 C.M.R. 47.08. Housing providers or administrators for subsidized programs also request information from households on family size and the existence of a disability in order to allocate an appropriately sized and/or accessible unit.<sup>41</sup>

Chapter 151B does not apply to dwellings containing three apartments or less, if one of the apartments is occupied by an elderly or infirm (disabled or suffering from a chronic illness) person “for whom the presence of children would constitute a hardship.” Familial status is also protected under the Massachusetts Lead Paint Law, which prohibits the refusal to rent

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<sup>37</sup> M.G.L. c. 151B.

<sup>38</sup> M.G.L. c. 151B(10) states it is unlawful “For any person furnishing credit, services or rental accommodations to discriminate against any individual who is a recipient of federal, state, or local public assistance, including medical assistance, or who is a tenant receiving federal, state, or local housing subsidies, including rental assistance or rental supplements, because the individual is such a recipient, or because of any requirement of such public assistance, rental assistance, or housing subsidy program.”

<sup>39</sup> Id.

<sup>40</sup> Meeting Local Housing Needs: A Practice Guide for Implementing Selection Preferences and Civil Rights Requirements in Affordable Housing Programs. Citizens’ Housing and Planning Association. September 2004.

<sup>41</sup> Id.

to families with children under six, or the eviction or refusal to renew the lease of families with children under six, because of lead paint.<sup>42</sup>

#### *2.4.1 Housing Covered by Chapter 151B*

Chapter 151B of the Massachusetts Anti-Discrimination Act is broader than the Fair Housing Act in that it applies to all multi-family housing, except owner occupied two-family housing and single-family dwellings that are temporarily leased or subleased for one year or less. Chapter 151B also applies to any organization of unit owners in a condominium or housing cooperative.

Housing for older persons is also exempt from the age discrimination provisions of Chapter 151B where the housing is: state-aided or federally-aided housing developments for the elderly; assisted under the federal low income housing tax credit and intended for use as housing for persons 55 years of age or over or 62 years of age or over; consisting of either a structure or structures constructed expressly for use as housing for persons 55 years of age or over or 62 years of age or over, on 1 parcel or on contiguous parcels of land, totaling at least 5 acres in size.<sup>43</sup> Chapter 151 B was recently amended by Chapter 291 of the Acts of 2006, which strikes out the land area requirement and instead requires that the housing owner or manager of age-restricted housing constructed on or after January 1, 2007, register biennially with the department of housing and community development. Chapter 151B also states that housing intended for occupancy by persons fifty-five or over and sixty-two or over shall comply with the provisions set forth in the Fair Housing Act.<sup>44</sup>

Although some housing may not be exempt under Chapter 151B, it may be exempt under the Fair Housing Act. In such cases, a complaint alleging a discriminatory housing practice may be brought under Chapter 151B and not under the Fair Housing Act. A further discussion on Chapter 151B and its exemptions is included herein, *infra* section III(A).

#### *2.4.2 Familial Status Discrimination and Occupancy Standards*

Chapter 151B states that is unlawful to discriminate against persons intending to occupy the premises with a child or children, but it does not negate or limit the applicability of any local, state, or federal restrictions regarding the maximum number of persons permitted to occupy a dwelling.<sup>45</sup>

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<sup>42</sup> M.G.L. Chapter 151B § 4(6).

<sup>43</sup> For the purpose of this subsection, housing intended for occupancy by persons fifty-five or over and sixty-two or over shall comply with the provisions set forth in 42 USC 3601 et seq.” M.G.L. c. 151B §6, 7.

<sup>44</sup> M.G.L. c. 151B § 4(11).

<sup>45</sup> “No zoning ordinance or by-law shall . . . prohibit, regulate or restrict the use of land or structures for religious purposes or for educational purposes on land owned or leased by the commonwealth or any of its agencies, subdivisions or bodies politic or by a religious sect or denomination, or by a nonprofit educational corporation; provided, however, that such land or structures may be subject to reasonable regulations concerning the bulk and height of structures and determining yard sizes, lot area, setbacks, open space, parking and building coverage requirements.” M.G.L. 40 § 3 (the Dover Amendment was enacted in response to a zoning by-law passed by the town of Dover, Massachusetts, prohibiting religious schools within Dover’s residential neighborhoods. See *Attorney General v. Dover*, 327 Mass. 601, 603-04 (1951)).

### 2.4.3 Government Discrimination in housing

Exemptions from zoning regulations provided in Section 3 of Chapter 40A of the Massachusetts General Laws includes land use for religious purposes if the land is owned or leased by the Commonwealth or any of its agencies, or by a nonprofit educational corporation (otherwise known as the “Dover Amendment”).<sup>46</sup>

Chapter 40A Section 3 also explicitly states that local land use and health and safety laws and practices shall not discriminate against disabled persons, including land use requirements on congregate living arrangements among non-related disabled persons that are not imposed on families and groups of similar size or other non-related persons.<sup>47</sup>

### 2.4.4 Enforcement of Massachusetts Anti-Discrimination Laws

With respect to Chapter 151B violations, the Massachusetts Commission Against Discrimination (MCAD) in turn investigates and enforces discriminatory housing practices occurring or continuing to occur within 300 days the filed complaint.

Complaints generally must be filed in person at the MCAD offices in Boston or Springfield, unless the complainant is represented by an attorney. MCAD does not generally accept complaints by phone unless the complainant is deaf, hard of hearing.

Complaints may be filed with MCAD regardless of immigration status, and MCAD will not question your citizenship or request a copy of your documentation. Further information on filing a complaint with MCAD may be found at <http://www.mass.gov/mcad/filing.pdf>.

If after the investigative process MCAD determines that there is probable cause, or sufficient evidence to support a conclusion that unlawful discrimination may have occurred, the complainant may elect to have their case resolved by MCAD through a hearing, or litigated in state court. If a complainant elects a hearing and does not have an attorney, an MCAD attorney will prosecute the case on behalf of the Commission. If a complainant elects litigation in state court, the Massachusetts Attorney General will prosecute the case on behalf of the complainant in superior court. Aggrieved persons may directly file a lawsuit in superior court within three years of the occurrence or continued occurrence of the alleged discriminatory practice, without filing an administrative complaint with MCAD, or 90 days after filing a complaint with MCAD.

Complaints alleging discrimination occurring in Boston or Cambridge may also be filed with the Boston Fair Housing Commission (BFHC)<sup>48</sup> and the Cambridge Human Rights Commission<sup>49</sup> respectively. Said complaints may be filed on the basis of race, color, sex, age,

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<sup>46</sup> M.G.L. 40 § 3.

<sup>47</sup> Boston Fair Housing Ordinance, C.B.C., Ordinance 10, § 152(1)

<sup>48</sup> Cambridge Fair Housing Ordinance, chapter 14.04.

<sup>49</sup> BFHC defines “source of income” as “income from all lawful sources, including but not limited to, public benefits, public subsidies, insurance or investment of any sort, alimony or child

ancestry, disability, children, national origin, source of income,<sup>50</sup> military status, marital status, religion, and sexual preference, and must be filed within 180 days of the last discrimination incident.

## 2.5 Other Massachusetts Anti-Discrimination Laws

### 2.5.1 *Massachusetts General Laws Chapter 184 § 23B*

Chapter 23B renders any provision in an instrument relating to real property void, with some exceptions, if it directly or indirectly limits the conveyance, encumbrance, occupancy, or lease of that property to individuals to a specified race, color, religion, national origin, or sex.<sup>51</sup>

### 2.5.2 *Massachusetts General Laws Chapter 12 § 11H and 11I*

Chapter 12 § 11H provides that the Massachusetts attorney general may bring a civil action in the name of the Commonwealth for an injunction or other appropriate equitable relief against any person(s) interfering with a person(s) rights under the U.S. Constitution or Massachusetts Constitution through actual or attempted threats, intimidation, or coercion. Chapter 12 § 11I provides for a private cause of action for such violations.

### 2.5.3 *Massachusetts Equal Rights Law*

The Massachusetts Equal Rights Law was adopted in 1990 and was inspired by the federal Civil Rights Act of 1866, which designated the right to contract as an enforceable civil right. Section 102 of the Equal Rights Law provides that any person, regardless of sex, race, color, creed or national origin, except as otherwise provided by law, shall have equal rights to contract, as well as the right to inherit, to purchase, to lease, to sell, to participate in law suits and to receive the full benefit of the law.<sup>52</sup>

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support, businesses, and employment or professional services of any sort,” C.B.C. 10, § 1.02(0); CHRC defines to "source of income" as “receipt of public reciprocity...(which) shall not include income derived from criminal activity,” 14.04.030(T).

<sup>50</sup> M.G.L.A. c. 184 § 23B (stating “A provision in an instrument relating to real property which purports to forbid or restrict the conveyance, encumbrance, occupancy, or lease thereof to individuals of a specified race, color, religion, national origin or sex shall be void. Any condition, restriction or prohibition, including a right of entry or a possibility of reverter, which directly or indirectly limits the use for occupancy of real property on the basis of race, color, religion, national origin or sex shall be void, excepting a limitation on the basis of religion on the use of real property held by a religious or denominational institution or organization or by an organization operated for charitable or educational purposes which is operated, supervised or controlled by or in connection with a religious organization.”).

<sup>51</sup> Mass. Const. Amend., Art. CXIV.

<sup>52</sup> M.G.L. c.93 § 102 (stating All persons within the commonwealth, regardless of sex, race, color, creed or national origin, shall have, except as is otherwise provided or permitted by law, the same rights enjoyed by white male citizens, to make and enforce contracts, to inherit, purchase, to lease, sell, hold and convey real and personal property, to sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of persons

Section 103 provides similar rights to any person regardless of disability or age, as defined under Chapter 151B, with reasonable accommodation.<sup>53</sup> Enforcement of the Massachusetts Equal Rights Law takes place through the courts.

#### 2.5.4 Article CXIV of the Massachusetts Constitution

The Massachusetts Constitution was amended in 1980 to preclude discrimination against handicapped individuals under any program or activity within the Commonwealth.<sup>54</sup> Article CXIV parallels Section 504 of the Rehabilitation Act, excepting the federal financial assistance requirement. Article CXIV is generally only applied when public policy has been violated and there is no alternative viable statutory means for addressing the discrimination.<sup>55</sup> Enforcement of Article CXIV is through the courts.

## 2.6 Fair Housing Rights of Disabled Persons

In addition to the fair housing rights discussed thus far, disabled persons also enjoy numerous protections under various civil rights laws,<sup>56</sup> including the following:

### 2.6.1 Fair Housing Act

Pursuant to the Fair Housing Act, discrimination against disabled persons includes the refusal to make a reasonable accommodation and/or modification for disabled persons. Determinations as to whether an accommodation or modification request is reasonable is made on a case-by-case basis. Under the Fair Housing Act, a disabled person (now used interchangeably with the term handicap) is defined as:

having a physical or mental impairment which substantially limits one or more of such person's major life activities;  
having a record of such an impairment; or  
regarded as having such impairment, but such term does not include current, illegal use of or addiction to a controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802)).

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and property, and shall be subject to like punishment, pains, penalties, taxes, licenses, and exactions of every kind, and to no other).

<sup>53</sup> M.G.L. c.93 § 103 (stating “any person within the commonwealth, regardless of handicap or age as defined in chapter one hundred and fifty-one B, shall, with reasonable accommodation, have the same rights as other persons to make and enforce contracts, inherit, purchase, lease, sell, hold and convey real and personal property, sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of persons and property, including, but not limited to, the rights secured under Article CXIV of the Amendments to the Constitution.”).

<sup>54</sup> M.G.L. c. 22, § 13A.

<sup>55</sup> See e.g., *Layne v. Superintendent*, 406 Mass. 156 (1989).

<sup>56</sup> For further information, see *Meeting Local Housing Needs: A Practice Guide for Implementing Selection Preferences and Civil Rights Requirements in Affordable Housing Programs*. Citizens’ Housing and Planning Association. September 2004.

A “reasonable accommodation” is a change in rules, policies, practices, or services that is necessary to afford such person equal opportunity to use and enjoy a dwelling, without posing an undue financial or administrative burden to the housing provider, or fundamentally altering the nature of the housing provider’s operations. Examples of a reasonable accommodation include waiving a “no animals” rule for a disabled individual in need of a service animal, or permitting a disabled individual to have a reserved parking space closer to his/her unit.

A “reasonable modification” is a change to the existing premises occupied or to be occupied by a disabled person that is necessary to afford such person full enjoyment of the premises. Examples of reasonable modifications include constructing ramps into units and widening doorways for wheelchair access. The Fair Housing Act does not obligate the housing provider to cover the cost of the modification, although it must permit the modification to be made. In a rental situation, the housing provider may reasonably condition permission for a modification on the tenant’s agreement to restore the interior of the premises to the condition that existed before the modification (excepting reasonable wear and tear).

The Fair Housing Act also requires compliance with design and construction accessibility requirements in multifamily dwellings with first occupancy after March 13, 1991. A multifamily dwelling with four or more units and an elevator is required to have all units handicap accessible. A multifamily dwelling with four or more units without an elevator is required only to have the ground floor unit’s handicap accessible.

Covered multifamily dwellings must comply with the following requirements:<sup>57</sup>

- the public use and common use portions of such dwellings are readily accessible to and usable by handicapped persons;
- all the doors designed to allow passage into and within all premises within such dwellings are sufficiently wide to allow passage by handicapped persons in wheelchairs; and
- all premises within such dwellings contain the following features of adaptive design.

Accessibility requirements under the Fair Housing Act are provided by the Fair Housing Accessibility Guidelines (FHAG). The Fair Housing Act also accepts compliance with the standards of the American National Standard Institute (“ANSI A117.1”) with respect to the features of adaptive design. For further information about accessibility requirements under federal law, see the Fair Housing Accessibility First website at <http://www.fairhousingfirst.org/index.asp>.

### 2.6.2 Section 504 of the Rehabilitation Act of 1973

<sup>57</sup> Features of adaptive design under the federal Fair Housing Act require: 1) that there is an accessible route into and through the dwelling; 2) light switches, electrical outlets, thermostats, and other environmental controls are in accessible locations; 3) reinforcements are in bathroom walls to allow later installation of grab bars; and 4) usable kitchens and bathrooms are such that an individual in a wheelchair can maneuver about the space.

Section 504 of the Rehabilitation Act of 1973 (discussed further herein, *supra* IV) requires housing programs to be readily and accessible and usable to persons with disabilities if the dwelling was constructed after July 11, 1988. Section 504 requires accessibility compliance with the Uniform Federal Accessibility Standards (UFAS). Five percent of public housing units must be accessible to tenants with mobility disabilities and two percent must be accessible to tenants with hearing or vision disabilities. For further information on UFAS, see [www.access-board.gov/ufas/ufas-html/ufas.htm](http://www.access-board.gov/ufas/ufas-html/ufas.htm).

### 2.6.3 *The Americans with Disabilities Act (ADA)*

Title II of the Americans with Disabilities Act of 1990 (ADA) (discussed further herein, *supra* IV) requires that applicable housing be readily accessible to disabled persons if the dwelling was constructed after January 26, 1992. Accessibility requirements under Title II of the ADA are met through compliance with the ADA Accessibility Guidelines (ADAAG) or UFAS. Title III of the ADA<sup>58</sup> obligates accessibility in public areas such as a rental office in an apartment complex, and accessibility requirements are met through compliance with ADAAG. For further information on ADAAG see <http://www.accessboard.gov/adaag/html/adaag.htm>; see also the Title II Technical Assistance Manual at <http://www.ada.gov/taman2.html#II-6.2000>.

### 2.6.4 *Architectural Barriers Act of 1968*

The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with federal funds after September 1969 are accessible to and usable by disabled persons in accordance with federal residential accessibility standards.<sup>59</sup> The Access Board investigates and enforces complaints of non-compliance with the Architectural Barriers Act.

### 2.6.5 *Massachusetts General Laws Chapter 151B*

An important distinction between Chapter 151B and the Fair Housing Act is that under Chapter 151B, reasonable modifications must be made at the expense of the owner or other person having the right of ownership in the case of publicly assisted housing, multiple dwelling housing consisting of ten or more units, or contiguously located housing consisting of ten or more units. Pursuant to Chapter 151B, an owner or other person having the right of ownership is only required to pay for modifications to make units fully accessible to persons using a wheelchair in ten percent of the units.<sup>60 61</sup>

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<sup>58</sup> 42 U.S.C §12181 et seq.

<sup>59</sup> 42 U.S.C §4151 et seq.

<sup>60</sup> “Reasonable modification shall include, but not be limited to, making the housing accessible to mobility-impaired, hearing-impaired and sight-impaired persons including installing raised numbers which may be read by a sight-impaired person, installing a door bell which flashes a light for a hearing-impaired person, lowering a cabinet, ramping a front entrance of five or fewer vertical steps, widening a doorway, and installing a grab bar; provided, however, that for purposes of this subsection, the owner or other person having the right of ownership shall not be required to pay for ramping a front entrance of more than five steps or for installing a wheelchair lift.” M.G.L. c. 151B § 7A (3).

<sup>61</sup> *Id.*

Chapter 151B also includes specific provisions that have been implied from the Fair Housing Act through judicial decisions. Notably, Chapter 151B specifically states that it is unlawful to discriminate against any person “because such person possesses a trained dog guide as a consequence of blindness or hearing impairment.”<sup>62</sup>

Massachusetts imposes additional requirements with respect to handicap accessibility than federal civil rights laws. Along with Chapter 151B, which parallels the accessibility provisions of the Fair Housing Act, Massachusetts accessibility requirements are governed by the Massachusetts Architectural Access Law.<sup>63</sup> The Massachusetts Architectural Access Law established the Architectural Access Board (AAB) to develop standards for handicap accessibility.<sup>64</sup>

The AAB’s Rules and Regulations establish adaptability and accessibility requirements for both individual units and public and common use spaces in multiple dwellings. The AAB accessibility requirements apply to multiple dwellings consisting of three or more units with building permits for new construction issued on or after September 1, 1996, as well as to public and common use spaces in multiple dwellings of 12 or more units with building permits issued before September 1, 1996.<sup>65</sup> In multiple dwellings with 20 or more units for rent, hire, or lease: at least 5% of the units must be wheelchair accessible, exempting townhouses,<sup>66</sup> and proportionally distributed by size, quality price, and location; at least 2% of units must be audible accessible. With respect to renovations for residential use, if costs within a three-year period exceed 30% of the building’s value, new construction accessibility requirements apply. AAB adaptability requirements (not involving structural

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<sup>62</sup> M.G.L. c. 151B

<sup>63</sup> The Architectural Access Board defines “adaptability” as follows: “The ability of certain building spaces and elements, such as kitchen counters, sinks, and grab bars, to be added or altered so as to accommodate the needs of persons with or without disabilities or with different types or degrees of disability.” M.G.L. c. 22 § 13A.

<sup>64</sup> Massachusetts Commission Against Discrimination regulations state that owner occupied two-family housing is not exempt if: (1) the homeseeker or renter is a recipient of public assistance or housing subsidy; (2) the leasing or rental process utilized the services of a person or organization whose business includes engaging in residential real estate related transactions; or, (3) the availability of the unit is made known by making, printing, publishing, or causing to be made printed or published any notice, statement, or advertisement with respect to the rental of such a unit that indicates any preference limitation, exclusion or discrimination based upon any of the protected classes under Chapter 151B. See 804 C.M.R. 02.00.

<sup>65</sup> 521 C.M.R 1.00-47.00.

<sup>66</sup> When 5% of the total number of units required to be accessible includes townhouses, they shall comply by any of the following means:

- a. substitute a fully accessible flat of comparable size, amenities, etc.;
- b. provide space for the future installation of a wheelchair lift to access either upper or lower level of townhouse.
- c. provide space for the future installation of a residential elevator to access either the upper or lower level of the townhouse.

change) for newly constructed units after September 1, 1996 are similar to those of the Fair Housing Act: in buildings with elevators, all units must be adaptable, and in buildings without elevators, all ground floor units must be adaptable.

Furthermore, buildings subjected to AAB accessibility requirements must provide at least one means of accessible egress; at least two means of accessible egress must be provided when more than one means of standard egress is required by the Massachusetts State Building Code.<sup>67</sup> For further information about accessibility requirements under the AAB regulations, see the Architectural Access Board website at <http://www.mass.gov/aab>.

The Massachusetts Commission Against Discrimination has also issued regulations in connection with Chapter 151B, which state that newly constructed multi-family dwellings (constructed as of March, 1991) must provide “basic access” for individual units and for public common spaces, and must make five percent of all units wheelchair accessible and two percent communication accessible.<sup>68</sup>

## 2.7 Protections for Domestic Violence Victims

As domestic violence victims are disproportionately women, the treatment of such victims by housing providers may be a fair housing issue. In the case *Bouley v. Sabourin*, the United States District Court of Vermont ruled in 2005 against the defendant’s motion for summary judgment, finding that the Fair Housing Act prohibits discrimination against domestic violence victims. In said case, the landlord evicted a domestic violence victim after writing a letter indicating a perception that the tenant did not react appropriately to the domestic abuse in accordance with gender stereotypes. The court found that the plaintiff had established a prima facie case of discrimination, and cited *Cf. Smith v. City of Elyria*, which found there was “evidence on the record from which a jury could find defendant’s domestic disputes policy had a discriminatory impact and was motivated by intent to discriminate against women.”<sup>69</sup>

The Domestic Violence Against Women Act (VAWA) of 2005 is another federal law that provides protections for domestic violence victims in housing. In addition to creating program funding for long-term affordable and transitional housing for domestic violence victims, the Act provides that public housing and Section 8 providers shall not find domestic abuse as good cause for terminating a lease held by the victim, and that the abuser’s criminal activity beyond the victim’s control shall not be grounds for termination or eviction.

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<sup>67</sup> 521 C.M.R. 20.11 (“All spaces or elements required to be accessible by 521 CMR shall be provided with no less than one accessible means of egress. Where more than one means of egress is required under 780 CMR (The Massachusetts State Building Code) from any accessible space or element, each space or element shall be served by not less than two accessible means of egress. Exception: For the purpose of 521 CMR 20.11, fire escapes shall be exempt.”).

<sup>68</sup> 804 C.M.R. 02.00.

<sup>69</sup> *Cf. Smith v. City of Elyria*, 857 F. Supp. 1203, 1212 (N.D. Ohio 1994).

Pursuant to regulations governing local housing authorities in Massachusetts, a local housing authority may find domestic abuse as mitigating circumstances to a finding of housing disqualification due to damage or disturbance during the tenancy.<sup>70</sup> Said regulations also provide that local housing authorities provide “reasonable and appropriate assistance” to a tenant who is a victim of domestic violence, including granting a transfer.<sup>71</sup>

## 2.8 Fair Lending Laws

Discriminatory lending practices violate the Fair Housing Act, as well statutes such as those indicated below, because of the effect they have on housing opportunities. The Fair Housing Act and the Massachusetts Anti-Discrimination Statute, Chapter 151B The Fair Housing Act and Chapter 151B prohibit any person or entity whose business includes engaging in residential real estate-related transactions from discriminating in making available such a transaction, or in the terms or conditions of such a transaction, because of a person’s membership in a protected class.

“Residential real-estate transactions” is broadly defined as:

- Making or purchasing loans or providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling;
- Making or purchasing loans or providing other financial assistance (such as homeowner’s insurance) secured by residential real estate; or
- Selling, brokering, or appraising residential real property.

Examples of unlawful lending practices include:

- Requiring more or different information or conducting more extensive credit checks;
- Excessively burdensome qualification standards;
- Refusing to grant a loan;
- Applying differing terms and conditions of loans, including more onerous interest rates and co-signer requirements;
- Denying insurance, or applying differing terms of insurance, in connection with loans;
- “Redlining” neighborhoods (denying mortgages and other credit, or granting unfavorable loan terms, in geographic areas characterized by residents of a protected class);
- Steering individuals to buy and finance homes in a particular geographical area based on their membership in a protected class;

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<sup>70</sup> 760 C.M.R. 5.08(2).

<sup>71</sup> 760 C.M.R. 5.03. Additionally, 760 C.M.R. 6.04(3)(b) provides that there may be good cause to waive late fees and interest when rent is re-calculated because of the removal of the domestic abuser.

- Making excessively low appraisals

Chapter 151B provides that age may be considered as a factor if the applicant has not reached the age of majority or if age is a pertinent factor in determining creditworthiness; however, a negative score is not to be assigned to a person on the basis of attaining the age of 62 or older.

The Fair Housing Act and Chapter 151B also make it unlawful to discriminate in the provision of brokerage services by denying access to or membership or participation in any multiple-listing service, real estate brokers' organization or other service, organization, or facility relating to the business of selling or renting dwellings, or to discriminate in the terms or conditions of such access, membership, or participation, on account of membership in a protected class.

### *2.8.1 The Massachusetts Predatory Home Loan Practices Act*

The Massachusetts Predatory Home Loan Practices Act<sup>72</sup> requires that lenders with 50 or more home mortgage loans in the last calendar year be examined for their compliance with fair lending laws including the Home Mortgage Disclosure Act (HMDA), the federal Equal Credit and Opportunity Act (see below), and the Predatory Home Loan Practices Act. Examples of predatory lending practices include loan flipping (refinancing of loans repeatedly in a short time, sometimes with prepayment penalties, that strips home equity), excessive fees, concealed fees (i.e., “packing” fees into the loan amount without the understanding of the borrower, or concealing yield-spread premiums in which mortgage brokers are compensated for placing the borrow into a higher than par interest rate), and other types of lending practices that are made regardless of the borrower’s ability to repay that increase the danger of default and foreclosure.

### *2.8.2 Equal Credit and Opportunity Act of 1974 (ECOA)*

The Equal Credit and Opportunity Act (ECOA) prohibits discrimination in any aspect of a credit transaction on the basis of race, color, religion, national origin, sex, marital status, age, receipt of assistance from public assistance programs, and the good faith exercise of any right under the Consumer Credit Protection Act.<sup>73</sup> If the credit transaction involves residential property, individuals may file a complaint with the HUD or may file a lawsuit in court. Moreover, federal agencies have regulatory authority over certain types of lenders and they monitor creditors for their compliance with ECOA. If it appears that a creditor is engaged in an unlawful pattern or practice, ECOA requires these agencies to refer the matter to the Justice Department.

### *2.8.3 Federal and State Community Reinvestment Acts (CRA)*

The Federal Community Reinvestment Act (CRA) requires federally insured depository institutions to meet the credit needs of the entire communities in which they are chartered

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<sup>72</sup> M.G.L. Chapter 183C, Section 8.

<sup>73</sup> Title VII of the Consumer Protection Act of 1974 (as amended), Section 701 of the Equal Credit Opportunity Act of 1974, Pub. L. 93-49, tit. V, 88 Stat. 1500, 15 USC §§ 1691-1691f.

to do business, including low- and moderate-income urban neighborhoods.<sup>74</sup> The CRA is enforced by requiring regulatory agencies to consider an institution's record of meeting community credit needs when evaluating that institution's application for a deposit facility. The regulatory agencies periodically evaluate banks for CRA compliance, and rate them appropriately. Although the federal CRA does not apply to credit unions and independent mortgage companies, Massachusetts' CRA statute, M.G.L. c. 167, § 14 (1982), applies additionally to state chartered credit unions.<sup>75</sup> Pursuant to the Massachusetts CRA, the Commissioner of Banks has enforcement authority as well as the authority to evaluate the records of supervised institutions in meeting community credit needs in accordance with the statute.

An allegation that minorities are being unfairly served with respect to lending in their communities may draw evidentiary support from data required by the Federal Home Mortgage Disclosure Act of 1975 (HMDA). HMDA mandates that lending institutions whose assets exceed \$28 million and have home or branch offices within a primary metropolitan area annually report the race, sex, and income of mortgage of home loan applicants and borrowers to a variety of federal agencies.<sup>76</sup> State-chartered institutions do not have to comply with HMDA if their state has substantially similar disclosure laws.

## **2.9 Obligation of Housing Programs to Affirmatively Further Fair Housing**

The Fair Housing Act requires that HUD and all executive departments and agencies "affirmatively further the Fair Housing Act."<sup>77</sup> HUD requires states and localities to certify that they will affirmatively further fair housing as a condition of their receipt of housing and community development funds. Additionally, HUD regulations indicate that pursuant to the Civil Rights Act of 1964, public housing agencies in receipt of federal funds must act affirmatively to overcome limited participation by members of the race, color, and national origin protected classes. Regulations regarding the HOME program (funded by HUD) also make funding conditional on recipients affirmatively furthering fair housing.<sup>78</sup> Grantees of HUD's Community Development Block Grant (CDBG) are required by the Housing and Community Development Act of 1974 to affirmatively further fair housing by promoting housing opportunity and accessibility for the classes of persons protected under the Fair Housing Act.

HUD provides examples of potential methods for affirmatively furthering fair housing, such as: establishing fair housing enforcement organizations in needed areas; developing counseling programs promoting housing choice voucher use outside minority and low-income concentrated areas; providing outreach to housing providers outside minority and low-income concentrated areas; marketing available housing to persons less likely to apply for housing in a particular area; encouraging banks and other lending institutions to

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<sup>74</sup> 12 U.S.C. § 2901(b) (2000).

<sup>75</sup> See also 804 C.M.R. 7.00.

<sup>76</sup> 12 U.S.C § 2801 et seq.

<sup>77</sup> 42 U.S.C. § 3608(d).

<sup>78</sup> 24 C.F.R. part 92.

operate in underserved areas and for underserved populations, and to make credit and loan amount determinations that take are inclusive to protected classes.<sup>79</sup>

Liability may arise when there is a failure to affirmatively further fair housing as required. Such a failure may include perpetuating racial segregation patterns and adopting other policies and activities that have a disparate impact on a protected class.<sup>80</sup> In *Gautreaux v. Chicago Housing Authority*, the federal District Court of the Northern District of Illinois held that the Chicago Housing Authority and HUD violated the equal protection clause and Title VI of the 1964 Civil Rights Act by locating most of its public housing in African American neighborhoods, and by steering African American applicants away from public housing in Caucasian neighborhoods.<sup>81</sup> More recently, in *Thompson v. HUD*, a federal judge in Baltimore ruled that HUD had failed to regionalize public housing outside poor urban areas and to assist individuals with vouchers in finding residences outside the city that were near employment opportunities and public transportation.<sup>82</sup>

In Massachusetts, the duty to affirmatively further fair housing has also been enforced. In *NAACP v. Secretary of Housing and Urban Development*, a class action against HUD, the First Circuit Court found in 1987 that HUD failed to ensure that federal funds for the city of Boston were used in a non-discriminatory manner. In *Langlois v. Abington Housing Authority*, the court found that the local housing authority's failure to consider the discriminatory effect of its application procedures and local selection preferences on minorities violated its duty to affirmatively further fair housing.<sup>83</sup>

Furthermore, the Massachusetts Department of Housing and Community Development (DHCD), through its regulations on affirmative action governing local housing agencies,<sup>84</sup> incorporates by reference regulations governing affirmative fair marketing and tenant selection.<sup>85</sup> Such marketing and tenant selection regulations require local housing agencies to “engage in and promote fair housing and tenant selection practices so as to prevent discrimination and segregation and to remedy the effects of past discrimination.”<sup>86</sup> DHCD also requires local housing agencies to develop and implement a written fair marketing plan. In the event the fair marketing plan is not followed, local housing agencies are required to take corrective measures.<sup>87</sup>

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<sup>79</sup> Promoting Fair Housing. <http://www.hud.gov/offices/fheo/promotingfh.cfm>.

<sup>80</sup> See *NAACP v. HUD*, 817 F.2d 149 (1st Cir. 1987) (finding that HUD failed to take affirmative steps to address segregated housing in Boston as required by the Fair Housing Act); see *Langlois v. Abington Housing Authority*, 234 F. Supp. 2d 33 (D. Mass. 2002) (adopting Section 8 selection preferences for local residents that yield a discriminatory effect may violate the “affirmatively further fair housing” provision of the Fair Housing Act).

<sup>81</sup> 265 F. Supp. 582 (N.D. Ill. 1969).

<sup>82</sup> MJG-95-309 (D. Md. 2005).

<sup>83</sup> But see *Thomsas v. Butzen*, 2005 WL 2387676 (N.D. Ill.).

<sup>84</sup> 760 C.M.R. 47.08.

<sup>85</sup> 760 C.M.R. 33.06.

<sup>86</sup> *Id.*

<sup>87</sup> 760 C.M.R. 4.08.

## 2.10 Conclusion

A recent survey by the Civil Rights Project at Harvard University indicated that over half of African Americans and over 40 percent of Latinos said that people of their respective groups believe they “miss out on good housing very often” because they cannot afford it, and 85% of African Americans and 69% of Latinos said their respective groups “miss out on good housing at least some of the time” because of “fear that they will not be welcome in a particular community.”<sup>88</sup> Moreover, while over a third of Latinos and African Americans would be willing to move to all White neighborhoods, the majority were dissuaded because of perceived discrimination by White homeowners.<sup>89</sup>

Fair Housing choice is vital to Massachusetts residents because it is often linked to employment, transportation, and education choice, as well as to public health and safety. Federal, state, and local enforcement agencies are essential to preventing discriminatory housing practices that impede housing choice in violation of fair housing laws. However, many individuals do not file complaints with enforcement agencies for a variety of reasons discussed in the data analysis section of this report. Moreover, impeded fair housing choice does not only result from discriminatory housing practices directly committed by housing providers, as economic, social, and regulatory forces impede fair housing access as well.

As such, in addition to enforcement efforts, achieving fair housing access in the Commonwealth requires reducing community mechanisms that effectuate exclusivity, augmenting affordable housing stock in a regionally equitable manner, and promoting awareness of diverse housing opportunities. A further discussion of methods for furthering fair housing access is found later in this report.

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<sup>88</sup> Louie, Josephine. *We Don't Feel Welcome Here: African Americans and Hispanics in Metro Boston*. The Civil Rights Project at Harvard University. April 2005,

<sup>89</sup> Jackson, Tara D. *The Imprint of Preferences and Racial Attitudes in the 1990s: A Window into Contemporary Residential Segregation Patterns in the Greater Boston Area*. The Civil Rights Project at Harvard University. January 2004.

## Section 3 Past Fair Housing Plans

The City of Quincy and Town of Weymouth are HUD entitlement communities. In the early 1990's when HUD launched its new HOME Investment Partnership Program, Quincy and Weymouth joined forces to form the Quincy/Weymouth HOME Consortium. As a result, starting with the 1996 Fair Housing Plan, Quincy and Weymouth were partners in undertaking the first analysis to impediments to fair housing, and the development of actions to address fair housing impediments.

Starting in 2000, the AI and Fair Housing Plan was set on a five year plan cycle with the plans becoming increasingly more comprehensive in evaluating fair housing opportunity beyond economics and affordability alone. A summary of the 1996 Fair Housing Plan, 2000-2005 Fair Housing Plan, and the 2006-2010 Fair Housing Plan are outlined below.

In 2010 the Consortium was expanded to include the Towns of Braintree, Holbrook, and Milton. None of the three new communities were a direct HUD entitlement community prior to joining the Consortium 2010. The 2011-2015 Quincy Consortium AI/Fair Housing Plan represents the first look at fair housing issues in the new communities.

### 3.1 1996 Fair Housing Plan

#### Summary of Impediments

- There is a need for more affordable rental units for low and moderate income individuals and families.
- There is a need for affordable housing for physically disabled individuals.
- There is a need to increase federal and state rental assistance programs that help extremely low income renters paying greater than 30% of their income.
- Extremely low and low income homeowners have trouble maintaining homes.
- Low and moderate income need down payment assistance.
- There is a need for continuing education for real estate brokers and rental property owners.

#### Summary of Actions to Eliminate Impediments

- Use CDBG and HOME funds to create affordable rental units
- Use CDBG and HOME funds to support a First Time Homebuyers Program
- Use CDBG funds for a Housing Adaptation Program for public housing facilities
- Support a Housing Rehabilitation and Deleading Program
- Conduct Training workshops for Real Estate Brokers and Rental property Owners

### 3.2 2000-2005 Fair Housing Plan

#### Summary of Impediments

- There is a need for more affordable rental units for low and moderate income individuals, and for large families.
- There is a need for affordable housing for physically disabled individuals.

- There is a need to increase both federal and state rental assistance programs that help extremely low and low-income renters paying greater than 30% of their income on rent. Recent budget cutbacks have diminished the availability of assistance for these income groups.
- Extremely low and low-income homeowners within the consortium have trouble handling the responsibilities of home ownership. The high cost burden placed on these groups often leads them to deferring necessary home maintenance.
- Low and moderate-income individuals are in need of down payment and closing cost assistance programs to help them make the jump to home ownership.
- There is a need for continuing education for real estate brokers and rental property owners

#### Summary of Actions to Eliminate Impediments

- CDBG and HOME funds will be spent for Community Housing Development Organizations, (and perhaps other nonprofit and for-profit developers) to acquire and rehabilitate existing buildings as affordable housing for extremely low and low-income renters.
- Use HOME and CDBG funds as down payment and closing cost assistance.
- CDBG funds will be used to make public housing facilities and housing facilities that meet the special needs populations handicap accessible as well as to provide support services where needed.
- HOME and CDBG funds will be programmed for new affordable housing construction in the Consortium as appropriate.
- Supply grants and low interest loans, depending on income level, to repair homes of households with incomes below 80% of median family income.
- The City of Quincy along with the Town of Weymouth will hold educational seminars for Real Estate Brokers and Rental Property Owners on Fair Housing Laws, Lead Paint Laws, and the Americans with Disabilities Laws, as well as programs offered through the City.
- Encourage the State and Federal Government to increase rental assistance programs that assist renters paying greater than 30% of their income in rent.

### 3.3 2006-2010 Fair Housing Plan

Impediments: Quincy and Weymouth are built out communities with little developable land that limiting the availability of land to develop new affordable housing.

- Zoning and land use policies traditionally do not encourage infill residential redevelopment
- The housing market demands that entities act quickly in a highly competitive real-estate market.
- Residential uses in business/industrial zones have more restrictive requirements.

Actions: Change land use and zoning policies

- Identify “opportunity areas” most appropriate for and conducive to residential development.
- Consider appropriate compact development in traditional “village centers” throughout Quincy (North Quincy, Wollaston, Brewers Corner, Atlantic, Houghs Neck, Germantown, Squantum, and Quincy Center) and Weymouth (Weymouth landing, Jackson Square, North Weymouth, and Columbian Square).
- Consider implementing Chapter 40R Smart Growth Zoning Districts.
- Implement Transit Orientated Development (TOD) techniques for new development around mass transit stations and along bus routes.
- Encourage the creation of mixed-income housing in business districts that are close to public transportation, and other amenities.
- Implement “sustainable development principles” for the mass transit stations that encourage both affordable and market rate housing development.
- Review zoning regulations and explore changes that would encourage redevelopment and in-fill as a result of the lack of undeveloped residentially zoned land.
- Explore any new State or Federal housing initiatives or programs.

Impediments: High cost of housing and lack of available land for new development limits opportunities and choices.

- The high costs of housing in the metro Boston area restrict the availability of low and moderate income housing.
- The shortage of developable land contributes to the high cost of land acquisition and development costs.
- The age of existing housing stock increases the likelihood of substandard conditions (electrical systems, plumbing systems, and structural systems) as well as the presence of lead paint and other environmental hazards.
- The age of the housing stock increases the likelihood that the housing units are not handicapped accessible.
- Due to the high cost of housing low and moderate income individuals and families are restricted to areas of the Quincy and Weymouth where transportation to employment opportunities may be scarce.

Actions: Encourage the development and preservation of all types of housing.

- Continue using U.S. Department of Housing and Urban Development (HUD) grants (CDBG, HOME, ESG, and McKinney Homeless Assistance) to create, develop, and preserve affordable housing units for low and moderate-income individuals and families.
- Continue to use HUD funding to address substandard conditions in existing housing units.
- Supplement HUD funding used to address housing issues with other Federal and State grant programs along with private funds.
- Continue to support and fund the housing rehabilitation programs. Current Programs include single-family, multi-family, and non-profit housing rehab,

handicapped accessibility, lead Paint Abatement, and FEMA Pre-Disaster Flood Mitigation.

- Apply for Federal Brownfield Remediation Grants to address environmental issues throughout the City and pave the way for redevelopment of identified sites.
- Continue to fund and support the First Time Homebuyer Program.
- Continue to provide financial assistance to support Community Housing Development Organizations (CHDO) operating in the Quincy/Weymouth HOME Consortium.
- Encourage partnerships between government, non-profit, and for-profit entities that result in the creation of affordable housing.
- Continue to support the Inclusionary Zoning Ordinance (IZO) and the Affordable Housing Trust Fund in Quincy.
- Leverage money acquired in lieu of unit creation from the IZO with other funding sources for the creation of affordable housing.
- Educate officials and housing developers on the need for additional housing units with support services made available to physically and mentally disabled individuals.
- Coordinate housing policies with the housing policies of the Housing Authority.
- Encourage the development of housing projects with the funds from the Community Preservation Act.
- Provide financial and technical support to nonprofit housing developers and providers.

**Impediments: Lack of Education and Outreach**

- There is need for more awareness by the public, government sector, and housing industry personnel regarding fair housing issues.
- There is a need for more education and outreach to the community specifically addressing fair housing rights and responsibilities.
- There is a need for improved outreach to let the general public know where they can file a fair housing complaint seek housing counseling services.
- There is a general lack of understanding by community and the housing industry on the increasing need for subsidized, special needs, and senior housing.
- There is a growing need to translate fair housing literature into a variety of foreign languages.

**Actions: Support education and outreach activities**

- Update existing fair housing brochure, posters, and other materials for distribution. Materials should be translated into appropriate languages to reach growing foreign born populations.
- Continue educational workshops through the Department of Planning and Community Development Consolidated Planning process targeting community based organizations.
- Hold a yearly fair housing workshop targeting real estate representative, financial institutions, landlords, and the public.

- Implement a “Limited English Proficiency” program providing outreach to provide training for government employees and recipients of government money on addressing language barriers. The program will also provide translation services for various languages.
- Provide support to agency’s that offer First Time Homebuyer Workshops and housing counseling services.
- Provide resources and training opportunities to board and committee members so that they can stay informed on issues such as affordable housing, discrimination, and land use policies.
- Participate in regional fair housing initiatives and programs by attending housing workshops and seminars and staying on top of new federal and state programs.

Impediments:            Monitoring of fair housing practices

- Verify fair housing practices are being adhered to throughout the Consortium.
- There is a significant monitoring burden on the City and Town to ensure all federally, state, and locally assisted housing units are in compliance with fair housing laws and other applicable regulations.

Actions:                 Conduct monitoring and investigative activities

- Continue to monitor compliance with fair housing laws of Commonwealth’s Subsidized Housing Inventory, Inclusionary Zoning Ordinance and HUD funded affordable housing units.
- Conduct regular monitoring of affordable units that are part of the Subsidized Housing Inventory, Inclusionary Zoning units, and HUD funded affordable units.
- Continue to monitor fair housing practices throughout the Consortium.

## Section 4 Analysis of the Public Sector

### 4.1 Zoning

Land use control is the responsibility of each individual member community in the Quincy Consortium. Typically each community's legislative body has authority over the content of the zoning codes. Professional staff of each community including planners, building inspectors, tax assessors, among others, provide technical review and guidance on zoning issues while volunteer boards, committees and/or commissions are charged with decision making authority including the Planning Board, Zoning Board of Appeals, Conservation Commission, Board of health, and in some cases the legislative body of the communities.

Land use regulations can present an impediment to fair housing if requirements unduly restrict diversity in the housing stock which could provide a greater choice in housing.

Geographically, the Quincy Consortium is part of the Boston Metropolitan Area. The City of Quincy and the Towns of Braintree, Holbrook, Milton, and Weymouth are considered mature communities that have a long history of development. There are very few tracts of undeveloped land remaining for the development of new housing units. The most common housing projects consist of in-fill development or reuse.

All five Consortium communities are part of the Massachusetts Water Resource Authority (MWRA) sanitary sewer system with very few septic systems still in use. Quincy and Milton are also part of the MWRA water systems while Braintree, Holbrook, and Weymouth provide their own water for their respective communities.

Each community should be encouraged to examine its land use regulations that may restrict fair housing choice. Specific areas may include:

- Accessory housing units
- Inclusionary zoning provisions
- Reuse or conversion of existing non-residential structures
- Two-family or Three-Family housing in single family zoning districts
- Housing in commercial or business districts
- Housing near public transit stations or along public transportation routes (bus)
- Neighborhood "nuisance" issues in established residential districts

### 4.2 Site Selection

Neighborhood opposition to development, often referred to as Not in My Back Yard, or –NIMBY-ISM, is a barrier to affordable housing. NIMBYISM is not exclusive to one community; it is a reality in communities across the state and nation. Neighborhood opposition to affordable housing - or any type of new housing - may be an example of a disparate impact form of discrimination if its effect is to discourage certain protected classes from housing opportunity. For example, if opponents insist that all one-bedroom

units be developed, that decision will have an adverse impact on families with children (familial status protected class).

For this reason, NIMBYISM is also an impediment to fair housing choice in the QUINCY CONSORTIUM. That is not to say that only 3 bedroom housing must be built at all times, but it does necessitate that fair housing principles be integrated into the already multi-faceted decision making process when a development is proposed. NIMBYISM has been overcome in the past, through extensive neighborhood engagement and by the track record of other successful housing development throughout our communities.

Another means to avoid NIMBYISM has been the controversial Massachusetts law for affordable housing development, the Massachusetts Comprehensive Permit Law (otherwise known as Chapter 40B).

#### *Massachusetts Comprehensive Permit Law / Chapter 40B*

Chapter 40B was designed to assist both for-profit and non-profit developers in building affordable housing in cities and towns which are below a threshold of 10% subsidized affordable housing in their community. In such instances, if a proposed 40B development includes at least 20 - 25% state or federally assisted affordable units, the law allows the local Zoning Board of Appeals to override local requirements and regulations that are inconsistent with affordable housing needs if environmental and planning concerns have been addressed. A developer who is denied a comprehensive permit may appeal the decision of the Zoning Board of Appeals to the state Housing Appeals Committee. The developer may also appeal to the Committee if the permit is granted, but with conditions that may render the proposal economically unfeasible.

Because 40B supersedes most local zoning regulations, housing developments are more likely to be denser, have smaller setbacks, and more lenient parking requirements than the surrounding neighborhood. While 40B projects have typically encountered some neighborhood opposition, most 40B projects formally proposed are approved in some form before it reaches state Housing Appeals Committee.

To determine the impacts of Chapter 40B in each community, a review of the standing regarding the definition of consistency with local needs under M.G.L. Chapter 40B, Sections 20-23 is required. If a community meets one of the following three thresholds, then developers would not be able to use a comprehensive permit and thereby avoid zoning and other regulatory bylaws/ordinances.

The three statutory minima are:

- Low and moderate income housing units exceed ten (10%) percent of the total housing units in a community.
- Low and moderate income housing units are on land that exceeds one and one half (1.5%) of the total land area zoned for residential, commercial, or industrial use.
- The application pending for a Comprehensive Permit would result in the commencement of construction of such housing on land comprising three tenths of

one (0.3%) percent of such land area or ten (10) acres, whichever is larger in any one calendar year.

The regulations, 760 CMR 31.04(1), presume that the inventory of subsidized housing maintained by DHCD is an accurate count for each community. On December 22, 2010, DHCD updated the Subsidized Housing Inventory (SHI).

Community	Total Housing Units	Affordable Units	%
Braintree	12,924	1,125	8.7
Holbrook	4,145	439	10.6
Milton	9,142	435	4.8
Quincy	39,912	4,093	10.3
Weymouth	22,471	1,833	8.2

Source: DHCD Subsidized Housing Inventory 12/22/2010

The City of Quincy and the Town of Holbrook have reached the 10% affordable unit threshold while the Towns of Braintree, Milton, and Weymouth have not.

In addition, the City of Quincy and the Town of Weymouth exceed the affordable housing/land area ratio standard.

The City of Quincy is the only community with a DHCD approved Housing Production Plan for Affordable Housing.

**4.3 Employment – Housing – Transportation linkage**

The Quincy Consortium is part of the larger Boston Metropolitan Area. A large number of residents in each consortium community travel to many of the job centers in the City of Boston and throughout the Boston Metropolitan Area. As a result Consortium communities benefit from a robust public transportation network of subway, commuter rail, bus, and ferry service.

The Massachusetts Bay Transportation Authority (MBTA) provides the following public Transportation services to Consortium communities.

*MBTA Light Rail Service – red line*

The Red Line light rail service splits into two lines south of Boston. The Ashmont line provides rail service directly to the northern part of the Town of Milton. The Braintree Line provides service to the City of Quincy (4 stops), and the Town of Braintree (1 stop).

*MBTA Commuter Rail*

MBTA Commuter Rail service was reestablished in the 1990’s with the restoration of the Old Colony Rail Line and opening of the first of three lines that had been dormant since the

1950's when the Southeast Expressway was constructed. Traveling from Boston's South Station along the restored Old Colony Line (the same rail right-of-way used for the Red Line), the commuter rail splits into three separate lines in Braintree. Both the Quincy Center station and the Braintree station are stops on all three commuter lines.

The Middleborough/Lakeville Line is the furthest inland and connects the City of Brockton to the Boston Metropolitan Area. There is one stop in the Town of Holbrook.

The Kingston/Plymouth Line travels the furthest south and ends in the Town of Plymouth. There is a stop in South Weymouth.

The Greenbush Line travel along the coast through Weymouth, Hingham, Cohasset, and ending in the Town of Scituate. There are two stops in Weymouth at Weymouth Landing and East Weymouth.

#### *MBTA Bus Service*

The Quincy Center MBTA Station is the regional hub for bus service in the area. 15 bus routes emanate from this station and reach many areas throughout Quincy with several routes extending into the surrounding towns of Weymouth, Braintree, Holbrook, and Milton. The North Quincy Station, Quincy Adams Station, and Braintree MBTA stations also have bus routes emanating from their locations providing beneficial intermodal connections.

In addition, there is bus service for the Town of Milton from the Central Ave and Mattapan MBTA station on the Ashmont Red Line.

Finally, Route 28 through the Town of Milton has a bus route from Brockton Area Transit (BAT) that provides a link to the Central Ave MBTA station.

#### *Ferry service*

There are two passenger ferries operating south of Boston. One is based at the Fore River Shipyard in Quincy and the second from Hewitts Cove in the Town of Hingham which is next to the Town of Weymouth. Both services provide service to Logan International Airport, Rowe's Wharf, and Long Wharf in Boston. The Hingham ferry provides service to the several destinations of the Boston Harbor Island National Park system.

#### *Employment Centers*

The City of Boston is the economic engine of Eastern Massachusetts. Many residents of each Quincy Consortium Community from all educational backgrounds, income brackets, and industries find employment in Boston.

#### *Town of Braintree*

Braintree has a strong business base which includes one of the largest regional shopping centers in the northeast; The South Shore Plaza. Attractive office and industrial parks are located in the town as well, because of its ideal location.

#### *Town of Milton*

Milton has several small commercial areas including Milton Village and East Milton Square. Current Town plans include making improvements to the Milton Village area. This includes streetscape improvements to Adams Street and Central Avenue, four station rehabilitation projects along the Red Line's Trolley Service and a new zoning overlay district to encourage revitalization. Milton Hospital is one of the larger employers in the town.

#### *Town of Holbrook*

Holbrook is predominantly a residential community with commercial uses in Holbrook Center around the Route 139/39 Intersection. There are also small industrial/commercial parks adjacent to the Holbrook Commuter Rail Station in the western part of town.

#### *City of Quincy*

The City of Quincy has the largest number of commercial uses. There are two main office parks that provide several thousand jobs at the State Street South campus in North Quincy and the Crown Colony Office Park in West Quincy. Quincy Center is considered the central business district of the City is currently moving forward with a \$1.6 billion redevelopment plan. There are two other smaller business districts situated around the North Quincy and Wollaston MBTA stations.

Designated as a deep water port by the state, the City continues to work with the owners on a redevelopment strategy for the former Fore River Shipyard that has been closed since 1986. Recently, the an underwater robotics company and a the New England Aquarium Marine Animal Care Center have relocated to the Shipyard.

#### *Town of Weymouth*

Weymouth's largest employer and economic engine is the South Shore Hospital. Currently, Weymouth's office market is characterized by smaller office buildings concentrated along the major arterial streets. In large part this is due to the fact that Weymouth lacks a central business district. There are four village scale business districts that provide employment and services to the immediate area (North Weymouth, Jackson Square, Weymouth Landing, and Columbian Square.

The recently completed South Weymouth Naval Air Station Reuse Plan calls for up to 1,400,000 square feet of office/research space in the next 20-30 years.

### **4.4 Building Codes and Architectural Accessibility**

All consortium communities follow the Massachusetts State Building Code which mirrors the national building code, the International Code Council, and incorporates the provisions of the American National Standards Institute. State code requires new and rehabilitated commercial and multi-family residential developments to meet accessibility standards.

The City of Quincy, Town of Braintree, and the Town of Weymouth have their building/inspectional departments act in the capacity of ADA Coordinator.

The Town of Weymouth completed a ADA Compliance and Transition Plan in January 2011. The plan includes model policies and procedures for adoption by the Town, an a summary of architectural barriers and barrier removal solutions that are designed to move Weymouth towards full compliance with its obligations under Title II of the Americans with Disability Act of 1990.

#### **4.5 Visitability in Housing**

Visitability allows mobility-impaired residents to visit families and friends where it would not otherwise be possible. A visitable home also serves persons without disabilities (for example, a mother pushing a stroller, a person delivering large appliances, a person using a walker, etc.). One difference between –visitability and –accessibility is that accessibility requires that all features of a dwelling unit be accessible for mobility impaired persons, whereas a visitable home does not.

Three architectural conditions usually distinguish a visitable home: (1) at least one entrance is at grade (no step), approached by an accessible route, such as a sidewalk; (2) that entrance door and all interior doors on the first floor are at least 34 inches wide, offering 32 inches of clear passage space; and (3) at least one half-bath is on the main floor.

Consortium communities do not have a written visitability policy, they follow the Massachusetts State Building Code regarding accessibility requirements, many of which relate to visitability. Although HUD does not establish visitability requirements, it strongly encourages that accessible design and construction features, in addition to those that are required, be incorporated into all housing developed with HOME funds.

Nothing found in this analysis explicitly points toward housing visitability issues although data on visitable units is scarce. However, visibility should be a component of the analysis and development of a comprehensive system for reviewing, approving and monitoring residential developments for compliance with state and federal access requirements. Feedback suggested that the City should determine the feasibility of adopting local visitability requirements, including whether it is within local legal jurisdiction to do so without intruding on the jurisdiction of the State Building Code.

#### **4.6 Public Housing Authority: Unit Occupancy and waitlist Demographics; Tenant Selection Procedures**

##### **Quincy Housing Authority**

With regard to the housing needs of families on the elderly public housing waiting list, the QHA has performed an analysis of the waiting list on February 22, 2011, and determined the following:

There are presently 1,714 applicants on the Elderly/Disabled federal public housing waiting list. Of this number 684 are elderly, 567 are near elderly, and the remaining 463 are disabled.

Of the 1,714 applicants on this waiting list, 1020 are white, 58 Hispanic, 150 Black, 12 American Indian and 474 Asian.

1531 applicants on this waiting list have an annual income which is at or below 30% of the median income. This is 89.32% of the total waiting list. Another 145 are at or below 50% of the median income, reflecting 8.45% of the total waiting list. The remaining 2.23% are at 80%.

The waiting list for elderly/disabled housing is currently open.

With regard to the housing needs of families on the family public housing waiting list, the QHA has performed an analysis of the waiting list on February 2, 2010, and determined the following:

There are presently 389 applicants on the family federal public housing waiting list.

Of the 389 applicants on this waiting list, 106 are white, 71 Hispanic, 92 black, 4 American Indian and 116 Asian.

351 applicants on this waiting list have an annual income which is at or below 30% of the median income. This is 90.23% of the total waiting list. Another 36 are at or below 50% of the median income, reflecting 9.25% of the total waiting list. The remaining .52% are at 80%.

The bedroom breakdown is as follows:

1 bedroom	55 applicants
2 bedroom	253 applicants
3 bedroom	80 applicants
4 bedroom	1 applicants

The waiting list for family housing is currently closed.

The QHA participates in the State Wide Centralized Section 8 waiting list. This list is currently open.

#### **4.7 Sale of Subsidized Housing – Expiring Use**

Approximately 17,000 units of affordable properties throughout the state are at-risk of having their term of affordability expire over the next three years because their use restrictions are terminating and owners have the option to convert them to market rate housing. In November 2009, the Patrick Administration passed legislation to preserve existing privately-owned affordable housing in Massachusetts. The legislation establishes

notification provisions for tenants, a right of first refusal for the Massachusetts Department of Housing and Community Development (DHCD) or its designee to purchase publicly assisted housing, and modest protections for tenants of projects with affordability restrictions that terminate. In addition, a \$150 million loan fund created by the state quasi-public Community Economic Development Assistance Corp (CEDAC) will be available to purchase these properties so that they can remain affordable in the future.

**4.8 Boards Committees Relevant to Fair Housing**

The U.S. Department of HUD entitlement communities of Quincy and Weymouth have Boards and committees relevant to fair housing in place. The three new Consortium communities currently lack the board and committee capacity that can address fair housing issues.

<b>Quincy</b>	<b>Weymouth</b>	<b>Braintree</b>
Planning Department Mayors Office Health Department	Planning Department Mayors Office Health Department	Planning Department Mayors Office Health Division
Housing Authority	Housing Authority	Housing Authority
Affordable Housing Trust Asian American Advisory Commission on Disabilities Commission on Women Community Preservation Committee Council on Aging Board on Homelessness Human Rights Commission Planning Board	Elder Services Division Disabilities Commission Youth & Family Service Division Community Preservation Committee Planning Board Board on Homelessness	Commission on Disabilities Community Preservation Committee Planning Board

<b>Holbrook</b>	<b>Milton</b>
Town Administrator Board of Health Council on Aging	Town Administrator Planning Department Health Department
Housing Authority	Housing Authority
Planning Board	Commission on Disability Council on Aging Planning Board

## Section 5 Analysis of Private Sector

### 5.1 Geographic Disparity

*More than Money*, a study in the series released by the Fair Housing Center of Greater Boston in collaboration with the Harvard Civil Rights Project entitled “*Toward Real Residential Choice in Segregated Metro Boston*,” debunks the common explanation that people of color simply cannot afford to buy homes in Boston’s suburbs. According to the report, racial and ethnic minorities tend to buy homes in urban and minority concentrated areas within the Metropolitan Boston Area. While approximately two-thirds of White homeowners live in outer suburbs of metro Boston, only 40 percent of Asians, 29 percent of Latinos, and 22 percent of African Americans do so.

What results is an under-representation of minorities in some communities that are geographically located near cities over-represented by minorities. For example, Whites (not Hispanic/Latino) constitute 92.1 percent of Westfield (near Holyoke and Springfield), 85.2 percent of Fitchburg-Leominster PMSA (near Worcester), 86.5 percent of Haverhill (near Lawrence), and 86.5 percent of Newton (near Boston).

Overall, the report found that:

- People of color can afford to purchase homes in many more communities than they do.
- While African-American and Latino homebuyers do face greater affordability constraints on average, affordability alone does a poor job in explaining segregation.
- Black/African-Americans and Latinos, who could afford to buy in a wide range of more outlying suburban communities, are concentrating in Boston, certain inner suburbs, and certain satellite cities, often the same places experiencing the largest declines in White homeowners.
- Asian owners are particularly under represented in the farthest outlying suburbs, but over-represented in Quincy and many western and northwestern communities, particularly those along major highways.
- The concentrated residence and home buying patterns in the Boston metro area are attributable to more than money.

In Randolph, the African-American share of borrowers is 7.6 times what one would expect based on affordability; in Brockton, 6.4 times; in Boston, 4.0 times; and in Milton 3.7 times. The already established heavy African-American concentration in Boston and its southern suburbs will be exacerbated by this over-representation of new African-American buyers in already disproportionate African-American areas.

The Asian share of borrowers in Quincy is 4.7 times what one would expect based on affordability; in Acton 3.8 times; in Randolph, Malden, and Lexington, 3.4 times. Furthermore, in 59% of Municipalities, the share of Asian buyers is less than half what one predict based on affordability alone.

While most overt forms of discrimination have waned, study after study has documented continued patterns of residential segregation. No matter how it's sliced, the Boston area homeownership pie is not evenly divided based on affordability alone. While the size of the pie claimed by people of color may be increasing slightly, it remains largely concentrated in fairly narrow regions rather than equally distributed around the circumference.

## 5.2 Lending Policies and Practices

### *Lending Disparity*

*Changing Patterns XVI: Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods in Boston, Greater Boston, and Massachusetts 2009*, is a yearly study prepared for the Massachusetts Community and Banking Council (MCBC) by Jim Campen. The report analyzes HMDA data to examine loan applicants and loan denial ratios among minorities in communities that are part of the Metropolitan Area Planning Commission (MAPC) as well as across the state. The report also focuses on fair access to *good* loans for traditionally underserved borrowers and neighborhoods by analyzing the ratios of higher-cost, less affordable loan products (or HALs) between traditionally underserved and White borrowers.

The report presents information for the City of Boston, for Greater Boston, and for Massachusetts, as well as for each of the states thirty-three largest cities and towns. The primary data source is federal Home Mortgage Disclosure Act (HMDA) data for 2009, supplemented by data on population and income from the U.S. Census Bureau and annual data on metropolitan area income levels from the Department of Housing and Urban Development. The report is restricted to first-lien loans for owner occupied homes.

### *Current Lending Trends*

The 2009 report shows another major shift in lending patterns. In the wake of the implosion of the subprime mortgage industry, high-cost subprime lending has almost disappeared, while government-backed lending (mostly consisting of loans insured by the Federal Housing Administration (FHA)) has grown dramatically. This government-backed lending has gone disproportionately to the same traditionally underserved borrowers and neighborhoods that were targeted by predatory subprime lenders, but it represents a very different phenomenon.

Government-backed loans (GBLs), while somewhat more expensive than conventional prime loans, are generally responsible and sustainable loans. They are not a problem in themselves, but are a symptom of—and a constructive response to—a deeper problem: the limited availability of conventional prime loans to lower-income and minority borrowers and neighborhoods. With the fading of predatory subprime lending, the emergence of the current housing market ills, and the persistence of the foreclosure epidemic, the original problem that led to the inception of this *Changing Patterns* series of reports in the mid-1990s has again assumed center stage: the problem of fair access to good loans for traditionally underserved borrowers and neighborhoods.

Government-backed loans (GBLs) accounted for an unprecedented share of total lending in 2009. Statewide, 16,996 home-purchase GBLs made up nearly one-third of all home-purchase lending; in 2005, GBLs accounted for only 2% of home-purchase loans statewide.

Black and Latino borrowers in Boston, Greater Boston, and statewide received shares of total conventional loans in 2009 that were far below their shares of total households. In Boston, for example, blacks made up 21% of households but received only 6% of conventional home purchase loans and 4% of conventional refinance loans. Statewide, the Latino household share was 7%, but Latino loan shares were 3% for conventional home-purchase loans and just 1% for conventional refinance loans.

Black and Latino borrowers in Boston, in Greater Boston, and statewide were much more likely to receive GBLs than were their white or Asian counterparts. For refinance loans in Greater Boston in 2009, for example, the GBL loan shares were 29% for blacks and 25% for Latinos, but only 6% for whites. GBL loan shares were consistently much *lower* for Asian borrowers than for whites.

Total home-purchase lending to blacks and Latinos was highly concentrated in a small number of the state's cities and towns, and entirely absent in many others. Just five cities and towns (Boston, Brockton, Springfield, Randolph, and Worcester) accounted for over one-half of total loans to blacks in Massachusetts, but only 8% of the state's total loans to whites. Six communities (Boston, Lawrence, Springfield, Lynn, Revere, and Chelsea) accounted for over one-third of all lending to Latinos in the state, but only 7% of total lending to whites. Meanwhile, in 114 communities—nearly one-third of the state's 351 cities and towns—there was not a single home-purchase loan to either a black or a Latino homebuyer.

#### *Loan Denial Disparity*

In Boston, Greater Boston, and Massachusetts in 2009, the denial rates on conventional (i.e., nongovernment-backed) mortgage loan applications by blacks and Latinos—both for home-purchase loans and for refinance loans—were in every case more than twice as high as the corresponding denial rates for whites. However, black/white and Latino/white denial rate disparity ratios were considerably lower for applications for government-backed loans (GBLs).

Denial Rates by Race/Ethnicity and Type of Loan for Owner-Occupied Homes, 2009

	Asians	Blacks	Latinos	Whites
<b>A. CONVENTIONAL (NON-GOVERNMENT BACKED) HOME PURCHASE LOANS</b>				
Boston	17.4%	24.5%	21.2%	10.3%
Greater Boston	11.7%	22.8%	20.8%	8.6%
Massachusetts	12.4%	23.8%	22.2%	10.1%
<b>B. GOVERNMENT BACKED HOME PURCHASE LOANS</b>				
Boston	14.3%	24.9%	23.5%	15.5%
Greater Boston	14.8%	22.8%	22.5%	12.8%
Massachusetts	16.1%	20.4%	20.8%	12.0%

C. ALL HOME PURCHASE LOANS				
Boston	17.1%	24.7%	22.2%	11.2%
Greater Boston	12.0%	22.8%	21.7%	9.6%
Massachusetts	13.0%	21.9%	21.5%	10.7%

Source: *Changing Patterns XVI: Mortgage Lending to Traditionally Underserved Borrowers & Neighborhoods in Boston, Greater Boston, and Massachusetts 2009*,

### *Lending Institutions*

The home-purchase loan share of Massachusetts banks and credit unions increased in 2009 for the fourth consecutive year, to 48% in Boston (up from 39% the year before and more than double the low point of 20% in 2005) and to 45% statewide (up from 41% the year before and from 24% in 2005). The loan shares of subprime lenders both in Boston and statewide were negligible, after having accounted for as much as 9% of total lending at the peak of the subprime lending boom.

Massachusetts banks and credit unions accounted for a substantially larger share of total (home-purchase plus refinance) loans than of government-backed loans (GBLs), while the reverse was true for Licensed Mortgage Lenders (LMLs). Statewide, Massachusetts banks and credit unions accounted for 44% of all loans but only 19% of GBLs, while LMLs accounted for less than one third of all lending (31%), but for one half (50%) of GBLs.

Massachusetts banks and credit unions (“CRA covered lenders”) directed a substantially greater share of their total loans as conventional loans— and a substantially smaller share of their total loans as GBLs—to every one of the categories of traditionally underserved borrowers and neighborhoods examined in this report than did LMLs and Other Lenders.

The Bank of America lender family was by far the biggest lender both in Boston and statewide in 2009. Mortgage Master ranked second in Boston and third statewide, while Wells Fargo was third in Boston and second statewide. Sovereign ranked fourth in both Boston and the state.

Lending in 2009 was much less concentrated among a small number of big lenders in Boston and Massachusetts than it was nationwide. The combined market shares of the top *five* lenders in Boston (40%) and in Massachusetts (29%) were smaller than the 42% combined market share of the top *two* lenders nationwide (Wells Fargo and Bank of America).

### 5.3 Real Estate Policies and Practices

Information on Real Estate Policies and Practices as it relates to fair housing issues is intermittently difficult to compile. Most information is anecdotal at best and usually covers an isolated instance making it very difficult to discern trends. Another factor is the real estate industry has no boundaries and operates across a region in many communities.

The Fair Housing Center of Greater Boston is one agency that performs regional testing on fair Housing. From 2001 to 2005 they completed regional testing show that discrimination

– not just affordability – accounts for the residential segregation patterns that exist in the Greater Boston area. These regional audits found that Black/African American and Latino/Hispanic home seekers experience discrimination in half of their attempts to rent, purchase, or finance homes in the region. The audits also found that families with children and households with Section 8 vouchers are discriminated against two thirds of the time.

### *City of Newton Testing Audits*

*Newton is a city of 83,000 9 miles north-west of the Quincy Home Consortium. Newton Borders the City of Boston to the west while Quincy and Milton borders the City of Boston to the south. The shared characteristics makes it possible to assume the findings from the City of Newton's 2005-2006 Fair Housing Testing Audit can be applied to the real estate industry operating in the Quincy HOME Consortium area. The following section is from the City of Newton's FY11-15 Analysis of Impediments to Fair Housing Choice.*

In 2005, the City of Newton contracted with the Fair Housing Center of Greater Boston to conduct a Fair Housing Audit in both the rental and for-sale markets. Newton was the first municipality in the region to contract with the Fair Housing Center to test for discrimination in private rental- and for-sale real estate market. The Audit was conducted in late 2005 and early 2006. The Center published a report titled *Housing Discrimination Audit Report to the City of Newton* on March 31, 2006.

Newton also contracted with the Disability Law Center to conduct a testing audit in 2006. The goal of the disability discrimination audit was to study Newton's housing market for discrimination against people with disabilities and provide the Newton Fair Housing Task Force and the Mayor's Committee for People with Disabilities with a summary of the audit's findings and recommendations. Both the FHCGB and DLC audits concluded that discrimination based on race, national origin, source of income, familial status, and disability is present in Newton's rental and for sale markets.

### *Concept of Fair Housing Testing*

Testing is a controlled method of measuring and documenting discrimination. Testing covers information and services offered or given to home seekers by housing providers. According to the Fair Housing Center, a test is designed to reveal difference in treatment and to isolate the cause of that difference. While the tests conducted for the Newton were for research and recommendation purposes, testing is commonly used for self-compliance by the real estate industry, lending institutions and public entities. Additionally, case law has upheld the legitimacy of testing evidence in enforcement proceedings involving housing discrimination. A testing audit is a "systematic investigation of discrimination in the housing market for the purpose of gauging the prevalence and types of discrimination at play in the market at a given point in time."

### *Testing at the Fair Housing Center of Greater Boston*

The Fair Housing Center conducted testing with matched pairs of testers. Often, the tester who was a member of a protected class had better financial standing than their non-protected class counterparts (i.e. better credit score, higher income). The testers were

volunteers and were trained to record interactions with a housing provider. Testers were not told what form of discrimination they were testing and a Fair Housing Center test coordinator supervised the work.

#### *Summary of the Rental Market Audit*

During the months of September and October 2005, the Fair Housing Center conducted 24 paired rental tests at real estate agencies and management companies with units in the City of Newton. The tests were designed to reveal whether their rental practices show any signs of discrimination against four protected classes: familial status, source of income involving Section 8 vouchers, race involving African Americans, and national origin with different national origin backgrounds.

**Overall, rental testing showed discrimination in 11 of the 24 paired tests conducted, or 45.8%** Specifically, the testing found that:

- Three out of six real estate agencies demonstrated evidence of discrimination based on race (50%)
- Four out of six real estate agencies demonstrated evidence of discrimination based on national origin. Two cases involved Latino Americans and two cases involved Caribbean Americans (66%)
- Two out of six real estate agencies demonstrated evidence of discrimination based on familial status (33%)
- Two out of six real estate agencies demonstrated evidence of discrimination based on source of income involving Section 8 housing vouchers (33%)

#### **Summary of the For-sale Market Audit**

In January and February 2006, the Fair Housing Center conducted 10 paired sales tests with real estate agencies listing properties for sale in Newton. The Fair Housing Center conducted testing for discrimination against African Americans and Latinos (race/national origin). Testers were assigned to contact real estate agents about specific properties on the market. Six pairs inquired about houses priced from \$700,000 to \$800,000 and four pairs inquired about condos for \$450,000 to \$500,000.

**Overall, the Fair Housing Center found evidence of discrimination in 4 of the 10 tests conducted, or 40%.** Furthermore:

- Three tests revealed evidence of discrimination based on race or national origin. A fourth test showed evidence of familial status discrimination in the form of a discriminatory statement made to one tester
- Both tests that paired Latino and White homebuyers showed evidence of discrimination based on national origin (100%)
- One out of eight tests that paired African American and white homebuyers showed evidence of discrimination based on race (13%)
- In four out of these eight tests, the realtor offered more information to the White homebuyer compared to their Black/African American counterpart (50%)

### Testing at the Disability Law Center

The DLC testing audits matched pairs of testers (one tester with a disability, the other tester without) to test for differential treatment. In addition, the DLC utilized non-matched testers to investigate whether housing discrimination existed in the form of failure to permit reasonable modifications “to ensure accessibility of housing units, or failure to make reasonable accommodations to ensure both full and equal participation in the housing search process and an equal ability to use and enjoy a dwelling.” The testers were volunteers and were trained to record interactions with a housing provider. A test coordinator supervised the work.

### Summary of the Disability Law Center Audit

The Disability Law Center’s *Disability Discrimination Audit of the Housing Market of Newton, Massachusetts* revealed significant barriers to equal housing opportunities for individuals with disabilities across all disability categories. The testing concluded that compared to home seekers without disabilities, individuals with disabilities encountered “significant barriers to entry into the Newton housing market, especially in the private, non-subsidized rental market.”

The audit found that the two most significant forms of discrimination faced by individuals with disabilities were in “differential treatment (being treated less favorably and/or being provided inferior information or services than nondisabled individuals) and real estate offices which offer services that are not fully accessible.”

**Overall, evidence of discrimination was found in 25 of the 52 paired and unpaired tests conducted, or 48 percent.** Specifically, the testing found that:

- Of seven tests involving subsidized rental housing, no evidence of discrimination was found
- Of 37 tests conducted involving private, non-subsidized rental housing, evidence of discrimination found in 54%
- Within private, non-subsidized rental housing, evidence of discrimination in the form of differential treatment was found in 67%
- Within private, non-subsidized rental housing, evidence of discrimination in the form of a failure to provide reasonable accommodation was found in 36%
- Within private, non-subsidized rental housing, evidence of discrimination in the form of a failure to allow reasonable modification of a unit was found in 40%
- Of eight tests involving properties for sale in Newton, evidence of discrimination was found in 62.5%
- 80% of sales tests for differential treatment revealed evidence of discrimination
- 33% of sales tests for reasonable accommodation revealed evidence of discrimination

Unfortunately, documented evidence of discrimination against many of the protected classes exists in Newton as it does in the Greater Boston area and throughout the nation. Comparative analysis between local, regional, and national scales is fruitless, as any discrimination should not be tolerated. The intention here should not be to dwell on the

results of these audits. Rather, these audits show the need to create and implement best practices in affirmatively furthering fair housing in both the private and public sectors.

## **Section 6 Analysis of the Public and Private Sector**

### **6.1 Fair Housing Enforcement**

The Massachusetts Commission Against Discrimination (MCAD) is the state's chief civil rights agency. The Commission works to eliminate discrimination on a variety of bases and areas, and strives to advance the civil rights of the people of the Commonwealth through law enforcement, outreach and training. A charge of discrimination must be filed at the MCAD offices. Once an initial determination has been made that the MCAD has jurisdiction over a particular case, an investigation will begin. At the conclusion of an investigation MCAD will issue a Determination will be made. If MCAD finds there was Probable Cause in its Finding, the case will proceed to Public Hearings and ultimately a Decision mad by MCAD Commissioners that can include any one of a number of remedies.

The Fair Housing Center of Greater Boston (the Center) will advocate for people who have experienced discrimination. The Center works through HUD, MCAD, or the court system to bring about positive resolutions.

Quincy Community Action Programs (QCAP) is a certified Community Housing Development Organization (CHDO), and an approved MassHousing and HUD Housing Counseling Agency. Based in the City of Quincy, QCAP provides Fair Housing outreach, counseling, and advocacy throughout the QUINCY CONSORTIUM region.

Neighborhood Housing Services of the South Shore is an approved Housing Counseling Agency operating in the Quincy Consortium area. NHS is certified by MassHousing, the Department of Housing and Community Development (DHCD), the Federal Housing Administration (FHA), Housing and Urban Development (HUD), and Citizens for Housing and Planning Association (CHAPA).

### **6.2 Informational Programs, Education, Outreach, and Advocacy**

The primary fair housing non-profit agency in the region is the Fair Housing Center of Greater Boston (the Center). The Center educates and performs outreach about fair housing issues to the general public, as well housing providers. In addition, the Center takes complaints and legal action and advocates for fair housing laws and policies.

The Center has completed fair housing testing in communities throughout greater Boston which have revealed trends that are indicative of the region as a whole. Funded in part by HUD's Fair Housing Initiatives Program (FHIP).

The Center conducts outreach to educate individuals, families, and housing professionals about fair housing rights and responsibilities. Current examples of the programs they offer include:

- Training for housing search advocates, Section 8 leasing staff, and homebuyer counselors on basic fair housing law; how to spot potentially discriminatory practices; and how to inform and advocate for their clients who are likely to be experiencing discrimination in their housing searches.
- Fair housing training for real estate professionals through direct contracts with real estate firms as well as through the Greater Boston Real Estate Board's continuing education series.
- Hosting trainings for real estate professionals and property owners who must receive court mandated training.
- Participate in studies on fair housing including the Harvard Civil Rights Project: "Toward Real residential Choice in Segregated Metro Boston."

Quincy Community Action Programs (QCAP) is a certified Community Housing Development Organization (CHDO), and an approved MassHousing and HUD Housing Counseling Agency. Based in the City of Quincy, QCAP provides Fair Housing outreach, counseling, and advocacy throughout the QUINCY CONSORTIUM region.

Neighborhood Housing Services of the South Shore is an approved Housing Counseling Agency operating in the Quincy Consortium area. NHS is certified by MassHousing, the Department of Housing and Community Development (DHCD), the Federal Housing Administration (FHA), Housing and Urban Development (HUD), and Citizens for Housing and Planning Association (CHAPA). NHS provides first time homebuyer workshops and foreclosure prevention services.

Each year, the City of Quincy Fair Housing Committee has sponsored fair housing outreach over the last several years. In 2010, the Fair Housing Committee produce a local access television program titled "Welcome Home". The program included commentary from City officials working on housing issues and representatives from two non-profit housing providers operating in the City. Fair housing rights and responsibilities were discussed and descriptions of housing programs were detailed.

### **6.3 Housing Affordability and Economic Factors**

The New England Public Policy Center released a Discussion Paper in June 2010 titled *The Housing Bust and Housing Affordability in New England*. The paper takes one of the first looks at the New England housing market in the wake of the rapid increase in housing prices in early to mid 2000's, the subsequent housing market bust, and the stabilizing of market conditions although in an economic downturn.

## Section 7 Evaluation of Current Housing Programs, Policies, and Activities

### 7.1 Housing Programs

#### *Entitlement Communities: City of Quincy & the Town of Weymouth*

The City of Quincy and the Town of Weymouth are both Entitlement Communities under the U.S. Department of Housing and Urban Development (HUD). Each community operates under separate 5-year Consolidated Plan and 1-year Action Plans pursuant to federal enacting legislation establishing the CDBG program, and HUD's implementing regulations at 24 CFR Part 91, Subpart C (Local Governments; Contents of Consolidated Plan).

The Department of HUD created the HOME Investment Partnership Program and the McKinney Vento Homeless Assistance Program in the 1990's. In response to the two new grant programs, Quincy and Weymouth joined forces in the creation of the Quincy/Weymouth HOME Consortium and the Quincy/Weymouth Continuum of Care. Quincy and Weymouth work together in the development of housing and homeless needs and the strategies to address those needs in its communities. That information is assimilated in Consolidated Plans.

The City of Quincy, alone, receives Emergency Shelter Grant from the U.S. Department of HUD.

The City of Quincy Department of Planning and Community Development and the Town of Weymouth Department of Planning and Community Development are the lead agencies that oversees the disbursement and administration of CDBG, HOME, McKinney Vento, and ESG funds in relation to programs operated by subrecipients and subgrantees, who utilize these resources to address the priority needs identified within the 5-Year Consolidated Plans and One Year Action Plans.

Municipal departments and agencies, such as Public Works and the Health Department, also serve as subrecipients for relevant housing, economic development, and community development projects.

The priorities for allocation investment geographically are based on the locations of low and moderate income households or persons being targeted. The Service (or geographic) areas of many of the housing and homeless projects are *City/Town-wide* because they are targeted to meet the needs of low and moderate income households and persons *throughout the City/Town*. However, where there is concentration of low and moderate-income households or persons with specific community development needs in certain neighborhoods, the projects, programs or activities are designed to address such a need in those specific areas. Area Benefit and Limited Clientele funding is used to support public service programs that will be implemented in neighborhood centers that benefit particular low and moderate-income neighborhoods or Census tracts.

In addition, CDBG funds are used for several public services programs for many groups that are presumed to have low to moderate income. They include programs for seniors and homeless individuals.

Furthermore, the CDBG funds are used for public works that will benefit specific low moderate income areas and public facilities that address the needs of low and moderate income persons or neighborhoods.

Starting in June 1, 2010, the Quincy/Weymouth HOME Consortium expanded to include the Towns of Braintree, Holbrook, and Milton.

## **7.2 Housing Program Policies**

### **The Quincy HOME Consortium**

#### ***Subsidy Layering Guidelines***

The Quincy HOME Consortium is using the subsidy layering guidelines outlined in HUD Notice 98-01: Layering Guidance for HOME Participating Jurisdictions. Specifically the Consortium uses the HOME Multifamily Underwriting Template available on the HUD website to evaluate projects. This spreadsheet contains most information needed to perform this evaluation including sources and uses of funds (including other federal funds), cost analysis, and gap analysis. The overall project is then examined to check if rates of return to owners and project costs are reasonable and consistent with such returns on other projects. The last step is to once again check that the project is funded with not more than the necessary amount of HOME program funds to provide affordable housing.

#### ***First Time Homebuyer***

The Quincy HOME Consortium offers its First Time Homebuyer Program to residents of Quincy, Weymouth, Braintree, Milton, and Holbrook with a goal of creating a more regional approach to Affordable Housing. This program utilizes HOME Program funding to provide deferred loans for first time buyers to put towards down-payment and closing costs in conjunction with private lender mortgage financing through Mass Housing Partnerships (MHP) "Soft Second Loan Program." Resale and recapture provisions state that payment in full of all principal shall be due and payable when the borrower chooses to sell, refinance, or secure a home equity loan on the house.

#### ***Local & Regional Actions***

#### **Programming and Outreach**

The City of Quincy and the Quincy HOME Consortium implemented various activities to overcome the effects of impediments to affordable housing through programming and outreach. These efforts include:

- The City's housing rehabilitation programs continued to implement handicapped accessibility, lead paint abatement, flood elevation and retrofitting, and regular homeowner and tenant occupied housing rehabilitation.
- The Quincy HOME Consortium worked closely with and provided funding to Quincy Community Action Program (QCAP) and Neighborhood Housing Services of the South Shore (NHS) to educate low and moderate-income households about tenants' rights and responsibilities and First Time Home Buyer opportunities. First Time Homebuyer Program brochures were updated and also translated into Chinese to reach the largest minority group in the City.
- The Quincy and Weymouth Fair Housing Committees held workshops to educate the public about the housing needs identified in the Impediments to Fair Housing Choice, and to garner support for addressing the housing needs in each of the communities. Quincy's Fair Housing Committee held its annual educational workshop.
- The Quincy Fair Housing Committee completed its update of the Quincy Fair Housing Plan and the Analysis of Impediments to Fair Housing and distributed the Fair Housing brochure as part of the ongoing effort to educate citizens on their rights and responsibilities along with listing the agencies that offer housing assistance in the City.
- The Quincy Consortium committed HOME Funds for the creation of affordable housing.
- Father Bill's and MainSpring provided housing referral and support services to homeless families and individuals.
- Quincy Community Action Programs (QCAP) and Neighborhood Housing Services (NHS) began offering mortgage counseling services in 2007.
- The Quincy HOME Consortium offers its First Time Homebuyer Program to residents of Quincy, Weymouth, Braintree, Milton, and Holbrook with a goal of creating a more regional approach to Affordable Housing.

Outreach efforts specifically targeting minority and disadvantaged populations are conducted through the implementation of programs directed at these groups and the use of advertisements in local printed media and cable television. The City will fund public service activities that are designed to benefit women, minorities, the handicapped, Asians and other disadvantaged groups.

### ***CHDO/ Rental Acquisition Projects***

The Quincy HOME Consortium intends to use HOME funds to create affordable housing units for households below 80% of median income each year over the next five years.

**Massachusetts Community Preservation Act (CPA)**

The Massachusetts Community Preservation Act (CPA), under Chapter 44B, requires majority approval of both the community’s legislative body and voters through a regular municipal or state election. Acceptance establishes a special “Community Preservation Fund” that may be appropriated and spent for certain open space, historic resource and affordable housing purposes.

The primary source of revenue for the local Community Preservation Fund is a property tax surcharge of up to three percent that will be assessed on each parcel of taxable real estate within the community. Amounts generated by the surcharge are not subject to the levy limitations of Proposition 2½. A second source of revenue for the fund will be annual distributions received from the state “Massachusetts Community Preservation Trust Fund,” also created under the act. Monies distributed from the state trust fund will come primarily from surcharges on fees charged for recording various documents with the Registry of Deeds or Land Court. The local Community Preservation Fund is also credited with proceeds from the disposition of real property acquired with fund monies.

A community accepting the act must also establish a Community Preservation Committee to make annual recommendations to its legislative body regarding expenditures from its Community Preservation Fund. For each fiscal year, the community must spend or reserve at least 10% of the annual revenues in the fund for each of the act’s community preservation purposes: open space, historic resources and affordable housing.

The Town of Braintree adopted the CPA in 2003, the Town of Weymouth in 2006, and the City of Quincy in 2007. All three communities selected a 1% property tax surcharge. The Towns of Holbrook and Milton have not adopted the CPA.

Municipality	Net Surcharge Raised FY03	Net Surcharge Raised FY04	Net Surcharge Raised FY05	Net Surcharge Raised FY06	Net Surcharge Raised FY07	Net Surcharge Raised FY08	Net Surcharge Raised FY09	Net Surcharge Raised FY10	Total Surcharge	minimum 10% for Housing
TOWN OF BRAINTREE	\$382,802	\$406,556	\$436,040	\$463,959	\$478,397	\$495,333	\$509,726	\$529,887	\$3,702,701	\$370,270
TOWN OF HOLBROOK	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOWN OF MILTON	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CITY OF QUINCY	\$0	\$0	\$0	\$0	\$1,122,761	\$1,126,016	\$1,247,866	\$1,238,280	\$4,734,922	\$473,492
TOWN OF WEYMOUTH	\$0	\$0	\$0	\$470,101	\$489,141	\$514,327	\$529,661	\$529,036	\$2,532,266	\$253,226

**Inclusionary Zoning**

In 2001, the City of Quincy passed the Inclusionary Zoning Ordinance 17.04.235. The City also established an Affordable Housing Trust Fund and an Affordable Housing Trust Fund Committee to administer affordable housing units, land, or funds contributed by developers as stipulated in the ordinance.

The order required that any development of 10 or more units that necessitates a variance or a special permit must provide 10% of the units as affordable units to low-moderate income households. The affordable units may be developed either on the site of the original development or at another location, or developers may provide 50% of 10% of the construction cost of all units developed, in lieu of on-site units.

The Affordable Housing Trust Fund Committee was created to oversee all disbursement of funds and the Department of Planning and Community Development will monitor properties for compliance of this ordinance.

Since its inception in 2001, The Quincy Inclusionary Zoning Ordinance has led to the production of 54 affordable rental units, 6 affordable homeownership units, and \$2,478,844 from fees in lieu of unit creation. This number averages out to 8.5 new units each year and \$354,120 from fees.

Table 3.1 Affordable Unit Creation & Cash in Lieu from IZO Ordinance

	2003	2004	2005	2006	2007	2008	2009	Total
Rental Units	22	0	0	29	0	1	2	54
Ownership Units	1	0	0	5	0	0	0	6
Cash in Lieu	\$0	\$0	\$1,950,844	\$358,000	\$0	\$0	\$170,000	\$2,478,844
Total Units	23	0	0	34	0	1	2	60

Source: Affordable Housing Trust Fund Committee 2010

### 7.3 Recent Fair Housing Activities

#### Fair Housing Principals

The City of Quincy and the Town of Weymouth have identified Impediments to Fair Housing & Actions to Address Impediments. The current 5-Year Fair Housing Plans from 2006 – 2010. The Consortium will practice the City of Quincy’s overall Fair Housing Principals, which are as follows:

1. **Encourage Equity:** Support public and private housing and community investment proposals that promote equality and opportunity for all residents of Quincy. Increase diversity and bridge differences among residents regardless of race, disability, social, economic, educational, or cultural background, and provide integrated social, educational, and recreational experiences.
2. **Be Affirmative:** Direct resources to promote the goals of fair housing. Educate all housing partners of their responsibilities under the law and how to meet this important state and federal mandate.
3. **Promote Housing Choice:** Create quality affordable housing opportunities that are geographically and architecturally accessible to all residents of Quincy. Establish policies and mechanisms to ensure fair housing practices in all aspects of marketing.

4. **Enhance Mobility:** Enable all residents to make informed choices about the range of communities in which to live. Target high-poverty areas and provide information and assistance to residents with respect to availability of affordable homeownership and rental opportunities in Quincy and how to access them.
5. **Promote Greater Opportunity:** Utilize resources to stimulate private investment that will promote a desirable and diverse community. Foster neighborhoods that will improve the quality of life for existing residents. Make each neighborhood a place where any resident could choose to live, regardless of income.
6. **Reduce Concentrations of Poverty:** Ensure an equitable geographic distribution of housing and community development resources. Coordinate allocation of housing resources with employment opportunities, as well as availability of public transportation and services.
7. **Preserve and Produce Affordable Housing Choices:** Encourage and support rehabilitation of existing affordable housing while ensuring that investment in new housing promotes diversity, and economic, educational, and social opportunity. Make housing preservation and production investments that will create a path to social and economic mobility.
8. **Balance Housing Needs:** Coordinate the allocation of resources to address local housing need, as identified by community stakeholders. Ensure that affordable housing preservation and production initiatives and investment of other housing resources promote diversity and social equity and improve neighborhoods while limiting displacement of current residents.
9. **Measure Outcomes:** Collect and analyze data on households Quincy including the number of applicants and households served. Utilize data to assess the fair housing impact of housing policies and their effect over time, and to guide future housing development policies.
10. **Rigorously Enforce All Fair Housing and Anti- Discrimination Laws and Policies:** Direct resources only to projects that adhere to the spirit, intent, and letter of applicable fair housing laws, civil rights laws, disability laws, and architectural accessibility laws. Ensure that policies allow resources to be invested only in projects that are wholly compliant with such laws.

In 2011, the Quincy HOME Consortium will undertake an Analysis of Impediments to Fair Housing and create a 5-year Fair Housing Plan that includes all five communities.

See Section 3 of this report to review Actions to Address Impediments to Fair Housing stemming from the 2006-2010 Fair Housing Plan.

## Section 8 Evaluation of Jurisdictions Current Fair Housing Laws and Legal Status

### 8.1 Fair Housing Complaints

As part of this analysis, listings of fair housing complaints that were lodged against private parties located in Consortium communities were compiled from the U.S. Department of HUD, Massachusetts Commission Against Discrimination, and the Greater Boston Fair Housing Center. The figures from each agency may overlap with each other as cases are referred between agencies. In addition, data was compiled from Quincy Community Action Programs, a local provider of housing counseling services.

#### *HUD – Office of Fair Housing Equal Opportunity (FHEO)*

From 2005-2010, HUD’s Office Fair Housing Equal Opportunity reported 55 Fair Housing Complaints for QUINCY CONSORTIUM Communities.

Braintree	7
Holbrook	1
Milton	5
Quincy	26
Weymouth	<u>16</u>
Total	55

#### *Greater Boston Fair Housing Center*

From 2006 to 2010, the total number of complaints received by the Fair Housing Center of Greater Boston regarding discrimination in Consortium communities was 43.

Consortium Community	Type of Discrimination						Total
	Disability	Familial Status	National Origin	Source of Income	Race	Lead	
Braintree	-	2	-	-	2	-	4
Holbrook	-	-	-	-	-	-	0
Milton	-	1	2	1	-	1	5
Quincy	8	4	2	8	5	1	28
Weymouth	2	1	-	3	-	-	6
<b>Total</b>	<b>10</b>	<b>8</b>	<b>4</b>	<b>12</b>	<b>7</b>	<b>2</b>	<b>43</b>

### 8.2 Evaluation of Jurisdictions Current Fair Housing Legal Status

*Fair Housing complaints or compliance reviews where the Department of Housing and Urban Development (HUD) has issued a charge of or made a finding of discrimination.*

Quincy Consortium communities have not received fair housing complaints or compliance reviews where HUD has issued a charge of or made a finding of determination.

*Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of funds by the jurisdiction.*

As longstanding HUD entitlement communities receiving CDBG, HOME, ESG, and McKinney-Vento funding, the City of Quincy and the Town of Weymouth are in compliance with the nondiscrimination provisions of Section 109, Title VI of the Civil Rights Act of 1964 and Section 504 of the Rehabilitation Act of 1973.

The Towns of Braintree, Holbrook, and Milton are not entitlement communities and have not been subject to review by HUD.

*Fair Housing discrimination suit filed by the Department of Justice or private plaintiffs.*

Quincy Consortium communities have not been party to any fair housing discrimination suits filed by the Department of justice or private plaintiffs.

## **Section 9 Consortium Fair Housing Survey**

### **9.1 Methodology**

During January-February 2011, the Consortium issued a Fair Housing Tenant/Homeowner and a Housing Agency Survey to test the state of Fair Housing in the Consortium. The surveys were based on ones used by Quincy in for the 2006-2010 AI/Fair Housing Plan.

Surveys were completed online with an option to receive and submit paper copies if one did not have internet access. The Tenant/Homeowner Survey was translated into Mandarin Chinese due to it being the largest minority group in the region. Translation services were offered through the City of Quincy's Language Assistance Program.

Each Consortium Member was responsible for outreach in its own community. Notices were issued on municipal websites and email blasts targeting public housing authority representatives and their tenants, non-profit and for-profit housing development agencies operating in the area.

Direct contact was made to area banks and real estate agencies asking their representatives take time to fill out the survey.

### **Tenant/Homeowner Survey**

The Tenant/Homeowner Survey consisted of several questions asking the applicant to describe themselves followed by nine questions relating to fair housing issues from ethnicity to ones knowledge on fair housing laws. A copy of the survey can be found in Appendix B.

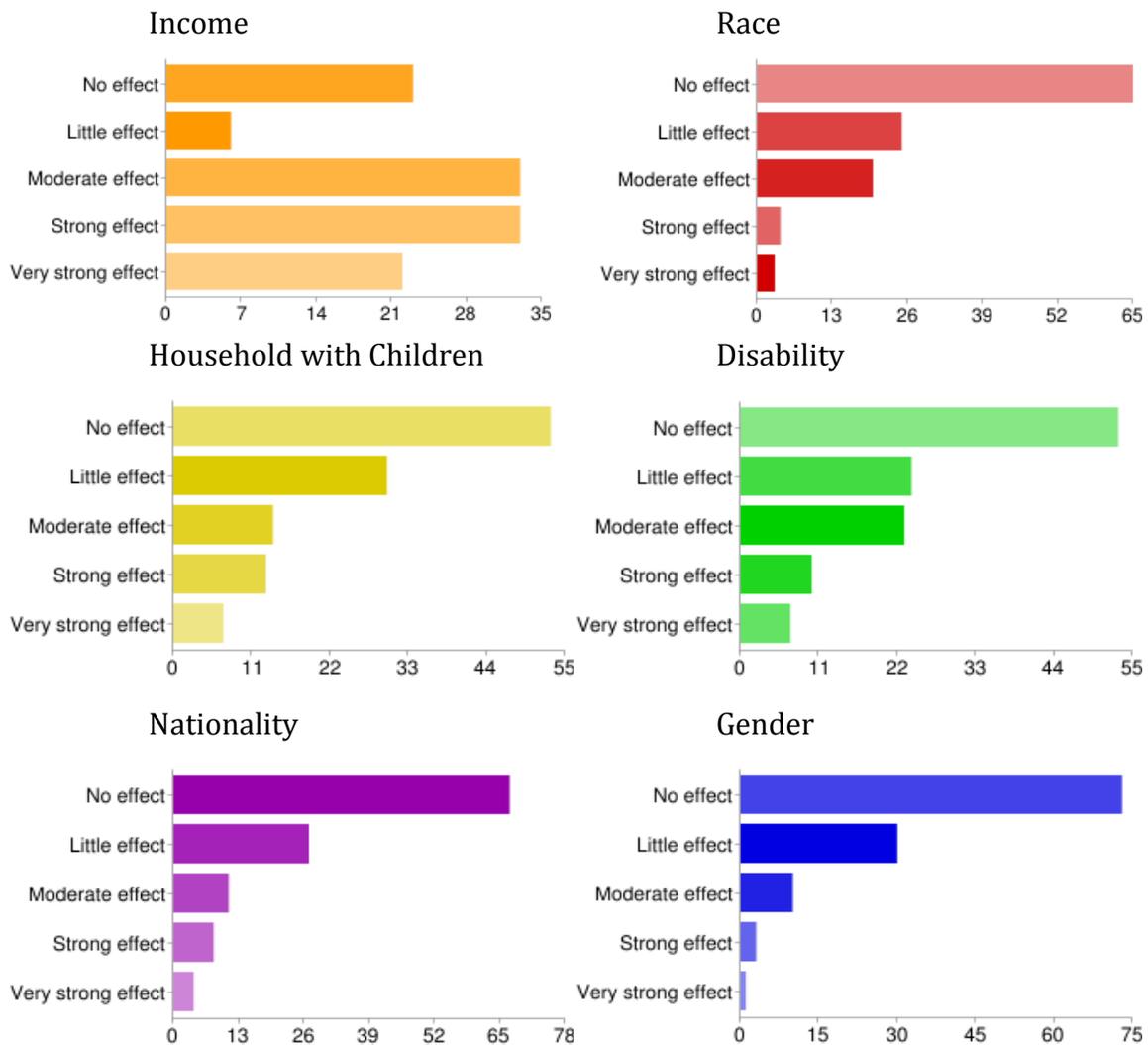
117 people completed the Tenant Homeowner Survey. The Tenant/Homeowner Survey revealed:

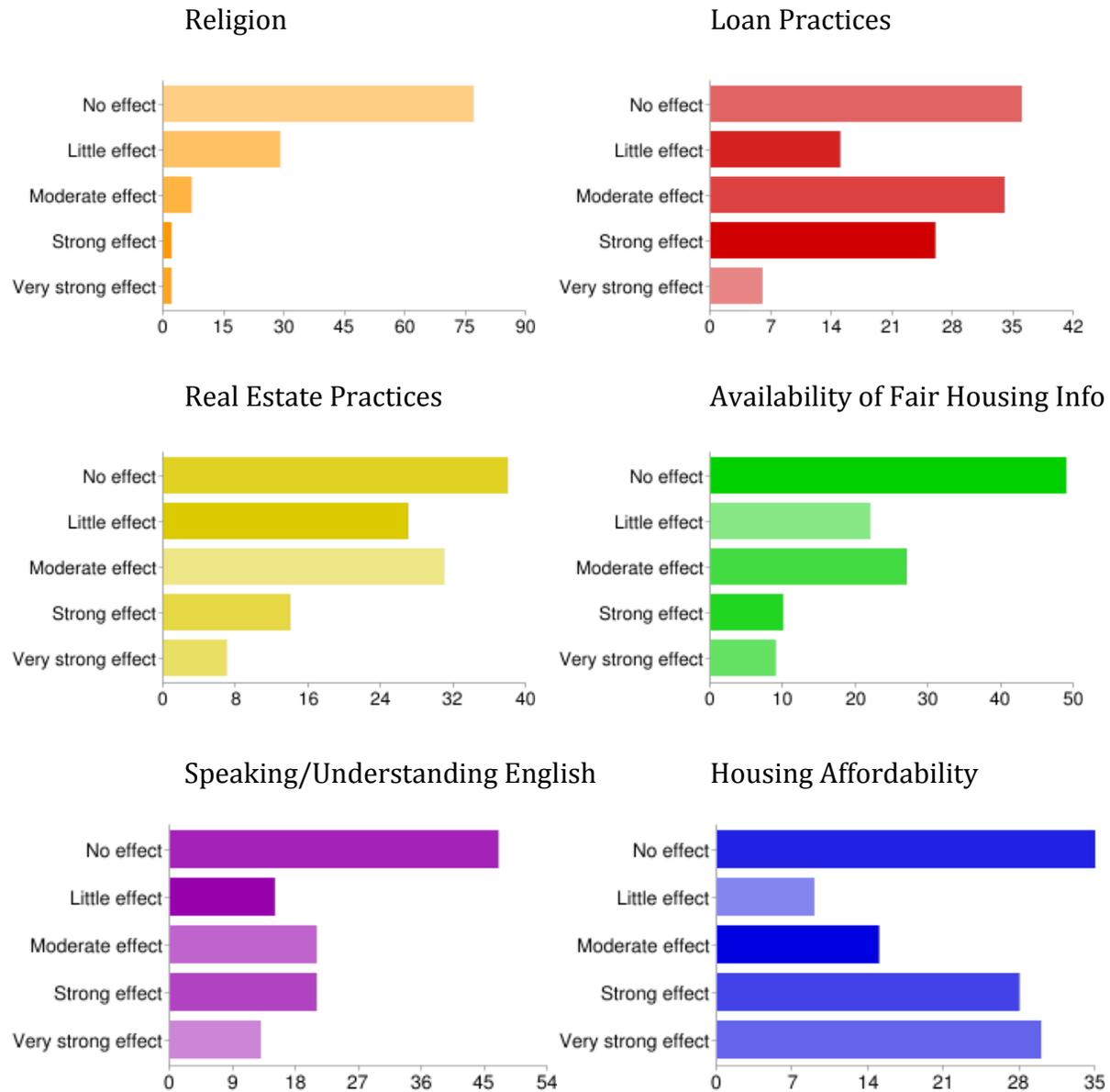
- 66% of the respondents identified themselves as homeowners while 47% said they were tenants.
- 66% of the respondents were female
- White was the largest Race identified at 62% followed by the largest minority Race of Asian at 28%. All other Races were below 6%.
- 64% of respondents were married.
- Two-person households were the most common at 33% followed by 4-person-22%, 3-person-18%, and 1-person-15%.
- 8% of respondents indicated they had a disability.
- 39% of respondents indicated they had a household income greater than \$65,000 while 23% indicated it was below \$19,300 with the remaining 38% of respondents falling within one of four categories in between.
- 9% of respondents indicated they had been denied access to housing.

- Of the respondents that filed a complaint, 45% indicated that they were Not Satisfied with the results. In fact, one respondent typed in the comment section that the act of complaining one can be perceived as a “difficult person to deal with”. A form of discrimination that is not officially recognized and very difficult to prove.
- 74% of respondents indicated they were either very-knowledgeable or knowledgeable of fair housing laws while 26% indicated they had no knowledge.

The Tenant/Homeowner Survey asked for opinions on several factors that might negatively effect access to housing. Each respondent answered within a range between No Effect and Strong Effect.

It is important to note that at least one respondent indicated a “Strong Effect” in each category. Although the survey results may lead to prioritizing efforts in one area, there is no area that can be ignored.





Finally, tenants and homeowners were asked which tools should be used to raise awareness about fair housing issues in the community. The most common tool was Media (Public service announcements and newspaper notices) at 67%. The other four categories were identified at relatively the same rate. Fair Housing Workshops-31%, Newsletter-34%, Posters-29%, and Brochures-29%.

### Housing Agency Survey

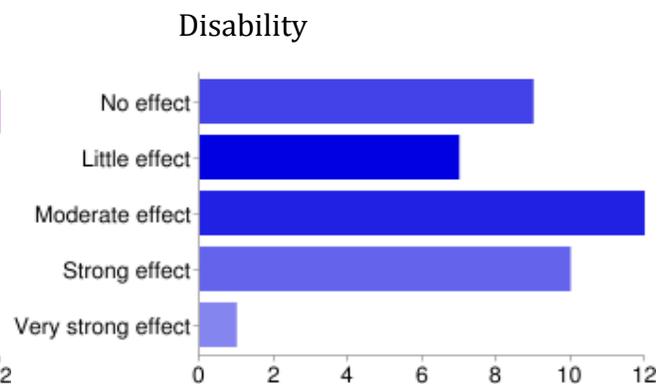
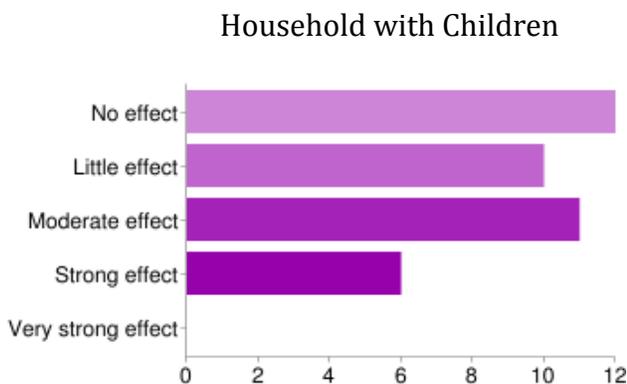
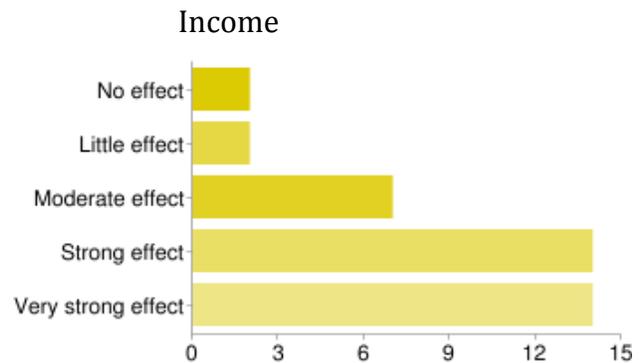
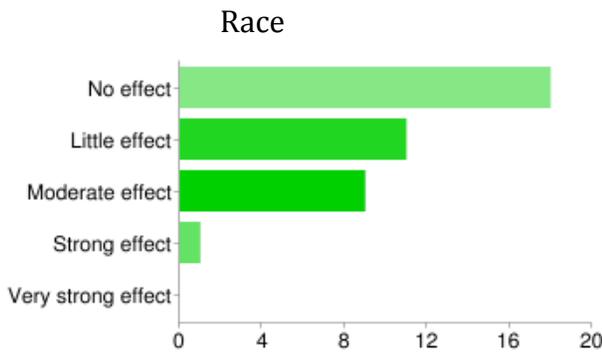
The Housing Agency Survey did not include any of the demographic questions found in the Tenant/Homeowner Survey. The survey only asked what type of agency the respondent represented. This was followed by a question on knowledge of fair housing issues, then the same nine questions on different factors and the effects on access to fair housing followed

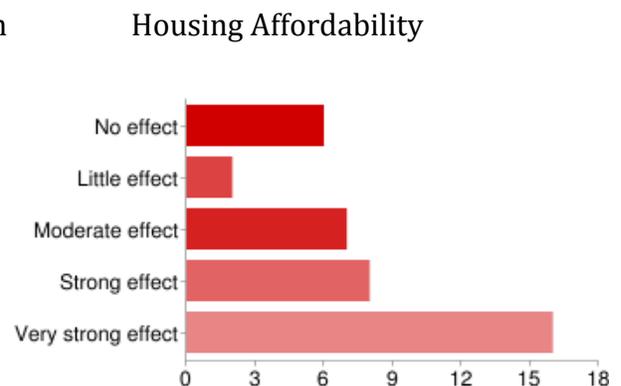
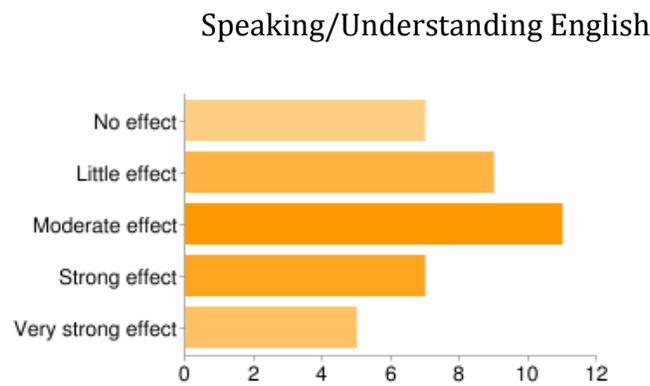
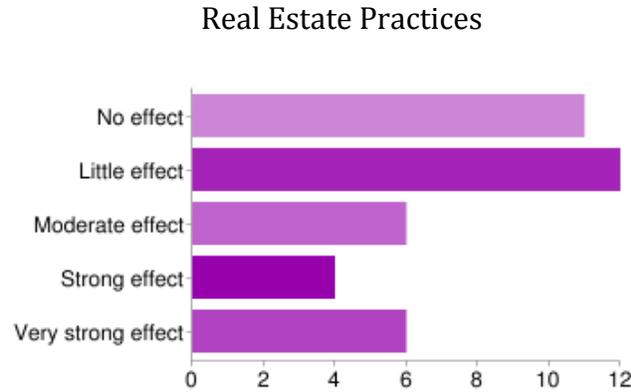
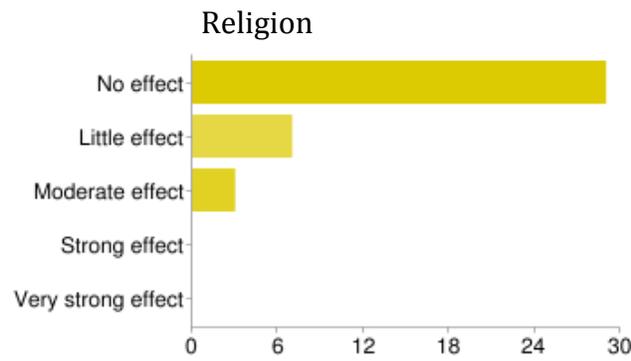
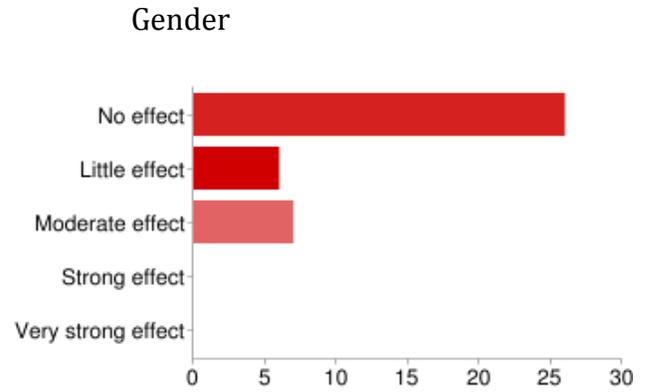
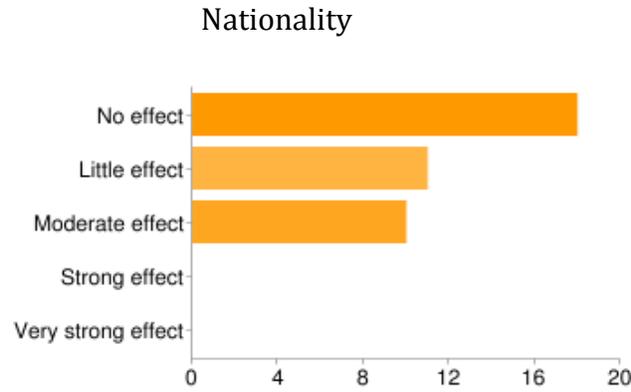
by what tools should be used to raise awareness about fair housing issues. A copy of the survey can be found in Appendix B.

39 people completed the Agency Survey. The Agency Survey revealed:

- 33% of respondents identified themselves as representatives of Non-Profit Agencies and 31% of respondents identified themselves as representatives of Real Estate Agencies. The remaining respondents indicated they represented Homeless Shelters, Landlords, Property Managers, Mortgage/Bankers, and Fair Housing Advocates.
- 77% of respondents indicated they were very-knowledgeable or knowledgeable of Fair Housing laws while 23% indicated they had no knowledge.

The Agency Survey asked for opinions on several factors that might negatively effect access to housing. Each respondent answered within a range between No Effect and Strong Effect.





Finally, agency representatives were asked which tools should be used to raise awareness about fair housing issues in the community. Respondents were allowed to choose more than one tool. Three tools were identified more than the other; Fair Housing Workshops-79%, Media (Public Service Announcements)-69%, and Brochures-62%.

#### **9.4 Conclusions**

Generally, both the Tenant/Homeowner and Agency survey identified economic factors as having the strongest negative impacts to fair housing. Reflective of the recent housing bubble and subsequent burst, Income, Loan Practices, Real Estate Practices, and Housing Affordability questions were all viewed as having negative impacts.

Most of the questions involving race, gender familial status, and religion had the majority of respondents answer there was no or little negative impact to fair housing. However, there were two categories identified in the Agency Survey that registered a moderate or strong negative impact; Households with Children and Persons with a Disability. Due to the high number of Real Estate professionals that filled out the Agency Survey, the negative impacts could reflect the condition of the available housing stock in the Consortium. The age of the housing stock and the greater likelihood of lead paint hazards in for sale or rental housing units is an impediment for households with children. The overall lack of fully available handicapped accessible housing units is an impediment to persons with disabilities.

The tenant/Homeowner and Agency Survey recommended the Fair Housing Workshops and Seminars, Newsletters/Brochures, and Media (Public Service announcements) as the preferred fair housing educational tools.

## **Section 10 Conclusions and Recommendations**

### **10.1 Impediments identified in Public Sector**

In 2010, the Quincy HOME Consortium expanded to include the Towns of Braintree, Holbrook, and Milton. Representatives from each community meet regularly to discuss the many HOME program caveats and to begin implementing housing programs.

Quincy and Weymouth have participated in the HOME program since its inception in the early 1990's. As a result, the early going has focused on introducing the new communities to the HOME Program, explaining what activities can be funded, and describing the required HUD reporting requirements and responsibilities. Part of that process has dealt with the HUD's statutory obligations for communities (consortium) receiving federal funding through the HOME program. The effort has had a steep learning curve for the new communities. In each case they have been asked to expand their responsibilities as it relates to housing issues.

The first step taken by the Quincy Consortium was the inclusion of data from all communities in the City of Quincy's 2010-2014 Consolidated Plan and Annual Action Plans as well as the Consolidated Annual Performance and Evaluation Reports.

The statutory obligation for Fair Housing activities as part of the HOME Program has led to the second step with the development of the Quincy Consortium Analysis of Impediments to Fair Housing (AI).

Impediments to Fair Housing knows no boundaries and in the past, Quincy and Weymouth each performed their own analysis. The Quincy Consortium 2011-2015 Analysis to Impediments of Fair Housing represents the first look at impediments in the five member consortium. Because it's the first for the Quincy Consortium, the most important priority should be on the development of fair housing capacity and infrastructure that reaches all consortium members.

#### **Fair Housing Capacity of the Quincy HOME Consortium**

- The Consortium includes three new member communities that have never been required to develop an Analysis to Impediments to Fair Housing.
- The Consortium does not have a formalized approach to Fair Housing.
- Although each community has several municipal departments, boards, committees, or commissions that may be involved in a fair housing issue, there is no system in place to oversee all fair housing issues.

#### **Actions**

- The Quincy HOME Consortium Committee should designate a Fair Housing Subcommittee.

- The Fair Housing Subcommittee should take steps to develop a permanent Consortium Fair Housing Committee to oversee Fair Housing issues.
- The Consortium should identify municipal staff resources to support Fair Housing Subcommittee and actions to address fair housing.
- Under the oversight of the Fair Housing Subcommittee, develop a Consortium Fair Housing Plan.

### **Zoning and Site Selection**

- Generally, dimensional requirements for commercial/business districts are not conducive for residential uses thus limiting housing opportunities and choices that are close to employment, services, and could be close to public transportation.
- Generally, dimensional, parking, and street requirements discourage residential development.
- “Not IN My Back Yard” Opposition (NIMBYism)

### **Actions**

- Support the Commonwealth of Massachusetts Sustainable Development Principles.
- Review and potentially revise zoning to more broadly allow mixed-use residential uses in non-residential districts.
- Consider Broadening the range of explicitly permitted residential uses that expand housing choice such as single room occupancy, supportive housing, accessory units, and others.
- Provide fair housing education to municipal staff, relevant boards, and housing developers proposing new projects.

### **Architectural Accessibility**

- Existing systems for reviewing, approving, and monitoring residential developments for compliance with local, state, and federal architectural access requirements needs to be examined and strengthened.

### **Actions**

- Consider developing a comprehensive and integrated plan to assure compliance with all architectural access requirements within municipal departments and public housing authority's.
- Consider establishing an intermunicipal training collaborative to provide fair housing educational opportunities for municipal staff and members of various boards and committees.

### **Current Housing Programs and Policies**

- Neighborhood notification required by housing development projects submitted for review may initiate NIMBY or other opposition with fair housing implications.

### **Actions**

- Consider developing a policy that encourages housing developers to hold a neighborhood/public meeting to introduce the housing project prior to its filing.

## 10.2 Impediments identified in Public and Private Sector

### Private Sector Real Estate Policies and Practices

- Based on the results of the Fair Housing Survey, the City of Newton Fair Housing Testing Audits, studies published by the Greater Boston Fair Housing Center and the Massachusetts Community Banking Council as well as fair housing complaint data covering the last five years, discrimination based on race, national origin, familial status, source of income, disability, and lead paint occurs in the Consortium rental and for-sale real estate market.

### Actions

- Work in partnership with local real estate community to build awareness of fair housing requirements.
- Consider creating a database of real estate agencies and management companies operating in the Consortium in order to undertake direct marketing on Fair Housing issues.
- Encourage real estate agencies and management companies to create, adopt, and implement formal policies to ensure consistent practices.
- Assist real estate agencies in their efforts to comply with all state and federal fair housing laws.

## 10.3 Impediments in the Public and Private Sector

### Compliance and Monitoring

- There is no formal entity responsible for overseeing fair housing compliance in the Quincy HOME Consortium.
- There is a need for more comprehensive fair housing data in conjunction with consistent monitoring to ensure that fair housing practices remain constant.
- There is a difficulty tracking private sector housing practices on the local level when agencies operate in an area beyond the five Consortium communities.

### Actions

- Consider creating a Quincy HOME Consortium Fair Housing Committee that will monitor and assure compliance with the relevant civil rights requirements applicable to housing activities.
- Consider endorsing the Civil Rights Access Checklist and distribute to all municipal departments, boards, and public housing authority's to inform them about applicable fair housing and architectural access requirements.
- Explore discrete and available indicators and data collection methodology to evaluate the "status" of housing choice for members of protected classes and fair housing practices within the local housing market.
- Consider working with local or regional fair housing agencies in their analysis of the private sector housing industry.

**Informational Programs, Education, Outreach, and Advocacy**

- Fair housing knowledge does not extend to all consumers, producers, and providers of housing resulting in misconceptions, lack of understanding, and ultimately violation of fair housing laws.
- Lack of knowledge results in underutilization of available complaint systems and resources leading to possible fair housing violations going unaddressed.
- There is no system to extend fair housing training to municipal staff, officials, and board members.
- Language barriers faced by recent immigrants and high mobility rates of certain groups creates a challenge to access available housing opportunities.

**Actions**

- There is a need to develop sufficient fair housing capacity Consortium.
- New outside resources such as grants and local and regional affiliations and partnerships should be explored to carry out fair housing activities.
- Provide resources and training opportunities to municipal staff and board and committee members so they can stay informed on fair housing issues.
- Continue with the City of Quincy and Town of Weymouth efforts to provide fair housing education for renters, homebuyers, and landlords through public service announcements, brochures, and special events.
- Develop and implement a Consortium fair housing complaint intake →referral →resolution process.
- Explore working with real estate and banking/mortgage agencies operating in the Consortium to encourage fair housing education and training.

**Housing Affordability and Economic Factors**

- High cost of housing, high development costs, land acquisition, and lack of available land for new development limits opportunities, diverse siting of affordable housing, and housing choice.
- Municipalities cannot act quickly in a highly competitive real-estate market that makes it challenging to create or preserve affordable and/or accessible housing.
- The age of housing stock coupled with the existence of lead paint hazards and limited financial resources for homeowners and landlords to abate lead paint limits housing choices for families with young children.
- The age of existing housing stock and its architectural layout makes it difficult to rehabilitate units to become fully accessible units
- The relatively high costs of housing can restrict housing choice for low and moderate income households.

**Actions**

- Continue using the U.S. Department of Housing and Urban Development (HUD) grants (CDBG, HOME, ESG, and McKinney Homeless Assistance) to create, develop, and preserve affordable housing units for low and moderate-income individuals and families.
- Supplement HUD funding used to address housing issues with other Federal and State grant programs along with private funds.

- Continue to support and fund housing rehabilitation programs including single-family, multi-family, and non-profit housing rehab, handicapped accessibility, Lead Paint Abatement, and FEMA Pre-Disaster Flood Mitigation.
- Consider applying for Federal Brownfield Remediation Grants to address environmental issues throughout the City and pave the way for redevelopment of identified sites.
- Continue to fund and support the First Time Homebuyer Program.
- Continue to provide financial assistance to support Community Housing Development Organizations (CHDO) operating in the QUINCY CONSORTIUM.
- Provide financial and technical support to nonprofit housing developers and providers.

Appendix A: Community Profiles

## General Population Statistics

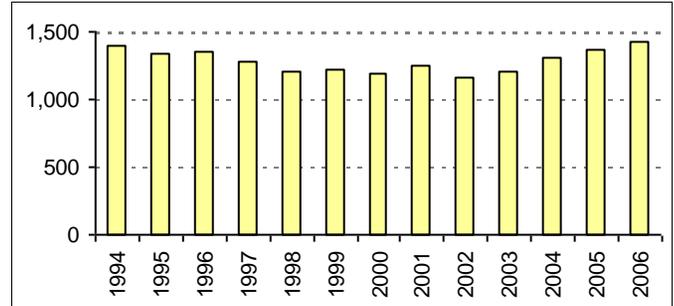
	1990	2000	% Change
<b>AGE AND GENDER</b>			
<b>Total population.....</b>	33,836	33,828	0.0
Males (All).....	15,940	15,935	0.0
Females (All).....	17,896	17,893	0.0
Under 5 years.....	1,936	2,084	7.6
5 to 9 years.....	1,828	2,085	14.1
10 to 14 years.....	1,783	2,121	19.0
15 to 19 years.....	2,068	1,957	-5.4
20 to 24 years.....	2,647	1,543	-41.7
25 to 34 years.....	5,532	4,340	-21.5
35 to 44 years.....	4,697	5,449	16.0
45 to 54 years.....	3,805	4,645	22.1
55 to 59 years.....	1,896	1,853	-2.3
60 to 64 years.....	1,863	1,614	-13.4
65 to 74 years.....	3,190	3,050	-4.4
75 to 84 years.....	1,750	2,248	28.5
85 years and over.....	841	839	-0.2
Median age (years).....	37.2	40.0	7.5
<b>RACE / ETHNICITY</b>			
One race.....	*	33,507	*
White.....	32,964	31,784	-3.6
Black or African American.....	204	398	95.1
American Indian and Alaska Native.....	32	36	12.5
Asian.....	521	1,062	103.8
Native Hawaiian and Other Pacific Islander.....	6	11	83.3
Some other races.....	109	216	98.2
Two or more races.....	*	321	*
<b>HISPANIC OR LATINO</b>			
Hispanic or Latino.....	293	394	34.5
Not Hispanic or Latino.....	33,543	33,434	-0.3
White alone, Not Hispanic.....	32,749	31,545	-3.7
<b>HOUSEHOLD TYPE</b>			
<b>Total households.....</b>	11,896	12,652	6.4
Family Households (families).....	8,964	8,912	-0.6
With own children < 18.....	3,446	3,750	8.8
Married-couple.....	7,227	7,006	-3.1
With own children < 18.....	2,882	3,043	5.6
Female householder, no husb....	1,360	1,476	8.5
With own children < 18.....	486	594	22.2
Nonfamily households.....	2,932	3,740	27.6
Householder living alone.....	2,485	3,087	24.2
Householder 65+.....	1,253	1,504	20.0
Households with under 18.....	3,691	4,058	9.9
Households with 65+.....	3,609	4,075	12.9
Average household size.....	2.76	2.61	-5.4
Average family size.....	3.24	3.16	-2.5

Source: U.S. Census 1990, 2000

## Environment and Recreation

**Open Space** Protected Acres: 1,885

**Water Usage: Yearly Water Use (Million Gallons)**



Source: Massachusetts Department of Environmental Protection

**Water Supply System: Braintree-Local**

\* MWRA: Massachusetts Water Resources Authority

## Civic Engagement and Governance

**Form of Government:**

Board of Selectmen - Representative Town Meeting

**Voting**

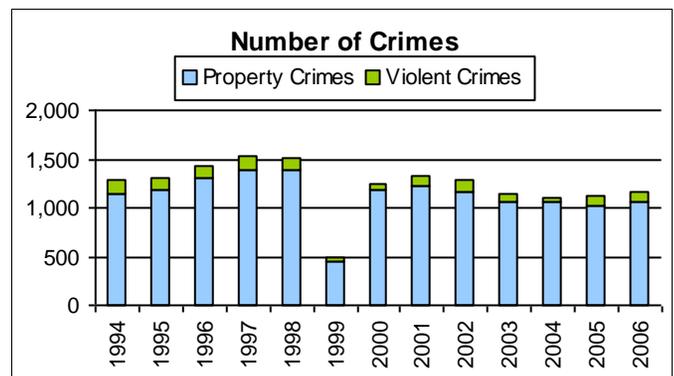
**State Election Party Enrollment**

	2002	2004	2006
<b>Registered Voters</b>	23023	23930	23757
<b>Democrat</b>	9454	9776	9538
<b>Republican</b>	2968	3043	2926
<b>Unenrolled</b>	10601	11077	11140
<b>Population Over 18</b>	26230	26230	26230

2000 US Census

Source: Massachusetts Secretary of the Commonwealth

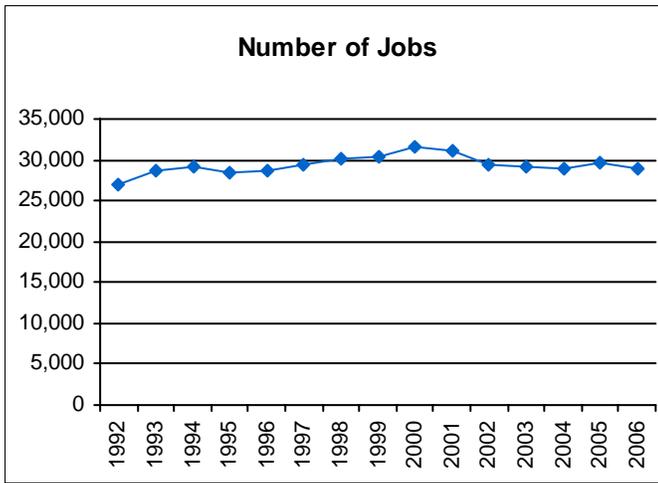
## Public Safety



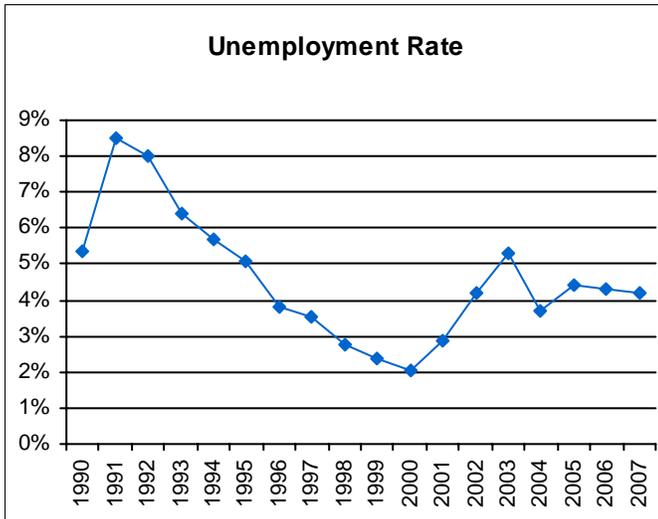
Source: Massachusetts State Police

Blank years indicate missing/incomplete data

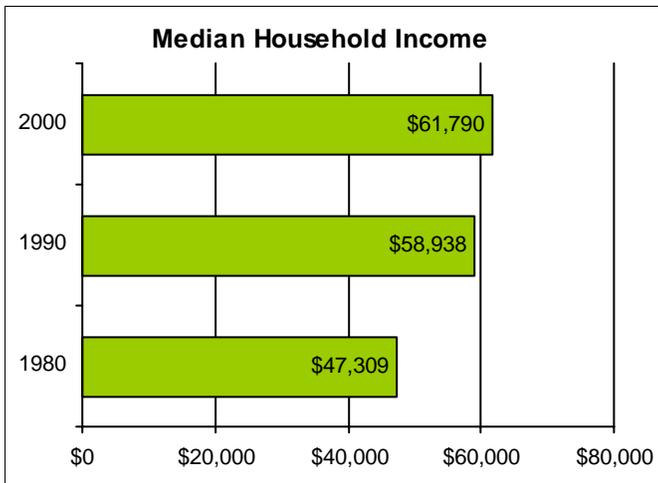
## Economy



Source: Massachusetts Department of Workforce Development

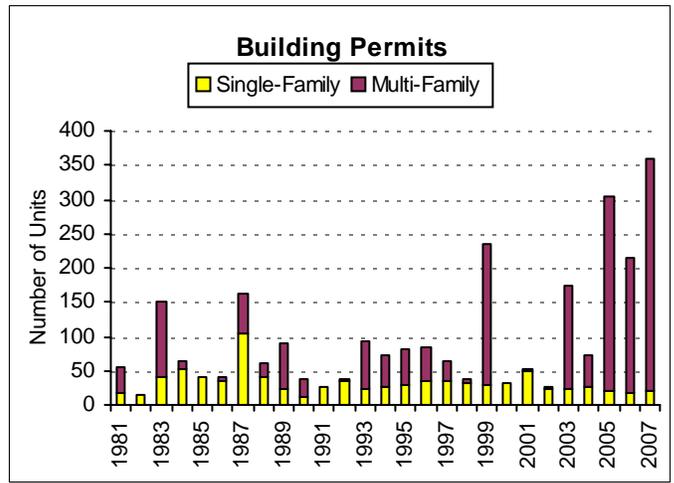


Source: Massachusetts Department of Revenue

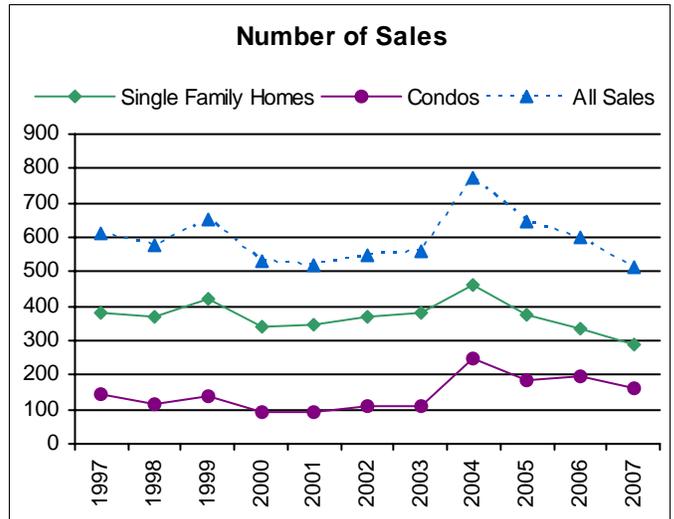


Source: 2000 US Census, SF3  
Numbers adjusted for inflation.

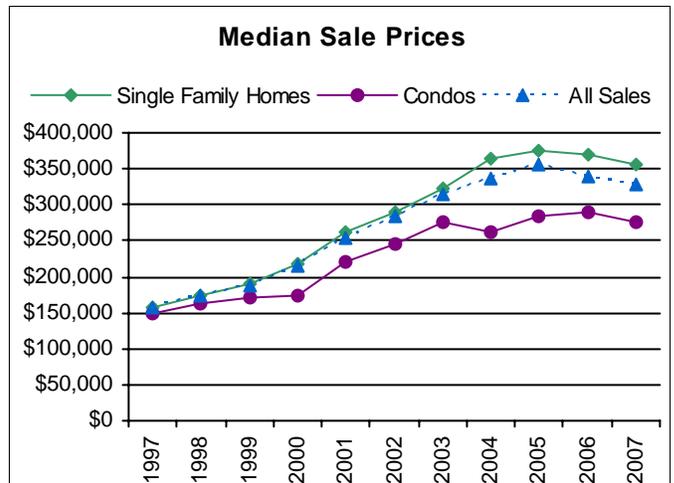
## Housing



Source: US Census Building Permits Survey



Source: Banker & Tradesman



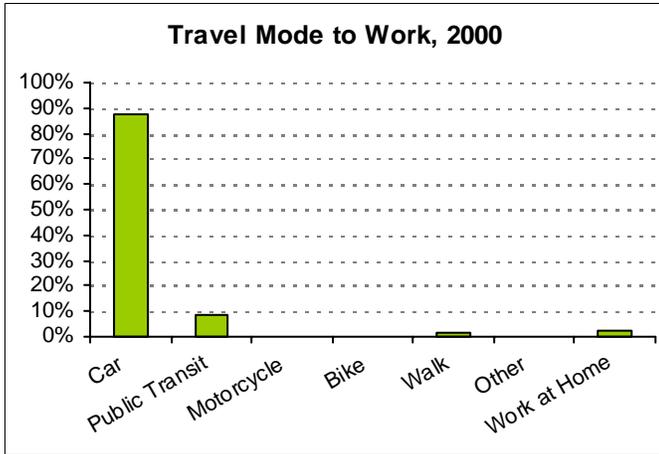
Source: Banker & Tradesman

## Transportation

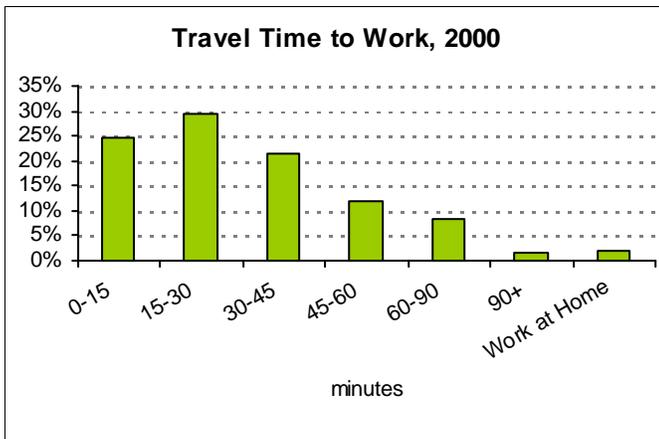
### Journey-to-Work

Workers who travel within community:	3,695
travel from outside to community:	23,318
travel from community to outside:	13,115
Net Commuters:	10,203

Source: US Census Transportation Planning Package 2000

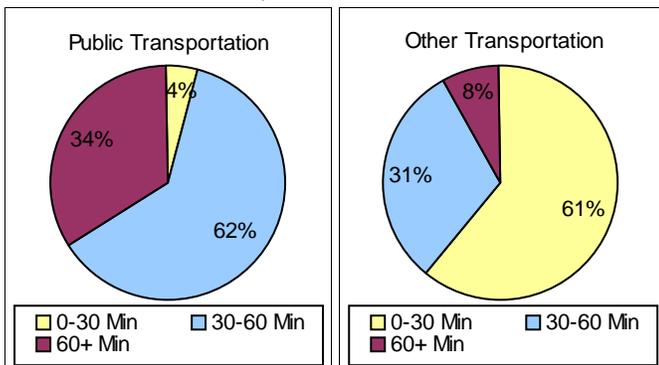


Source: US Census 2000



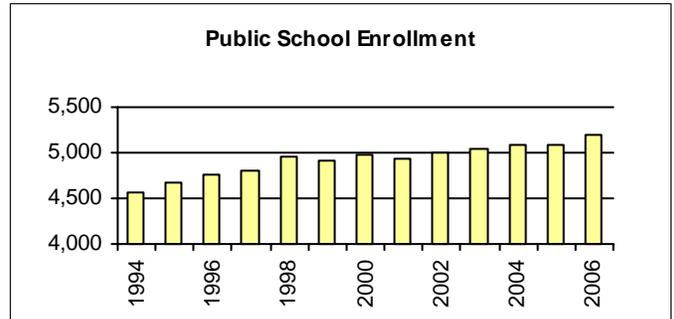
Source: US Census 2000

### Travel Time to Work, 2000

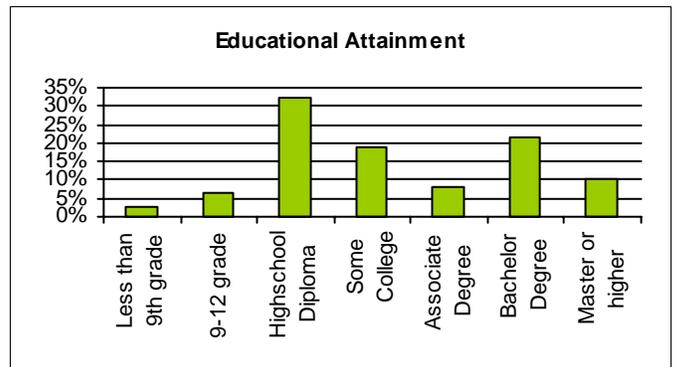


Source: US Census 2000

## Education

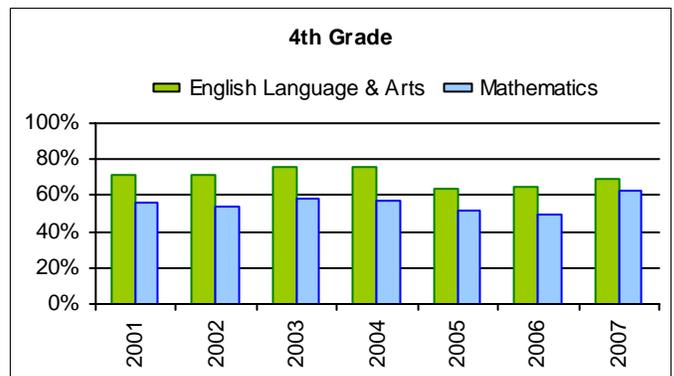


Source: Massachusetts Department of Education

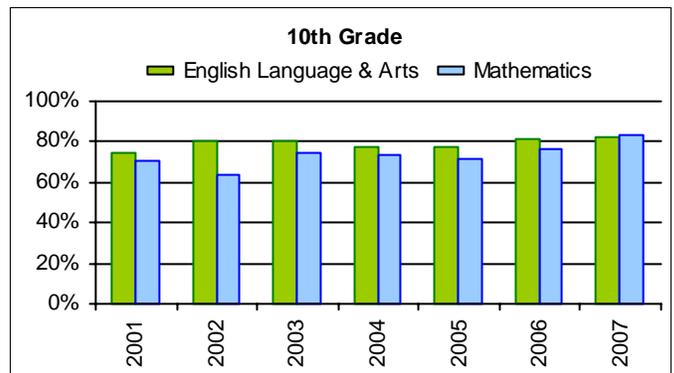


Source: US Census 2000

### MCAS - Percent of Proficient



Source: Massachusetts Department of Education



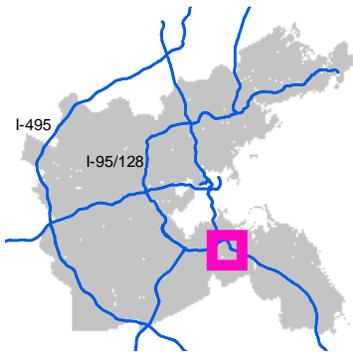
Source: Massachusetts Department of Education

**BRAINTREE**  
 Massachusetts

**Legend**

-  Town Boundaries
-  Open Space
-  Water
-  Major Roads

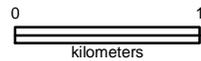
Area of Detail within Metro Boston



All data and analysis not otherwise credited are the property of the Metropolitan Area Planning Council (MAPC). For further information, contact MAPC at 617-451-2770.

**DATA SOURCES**

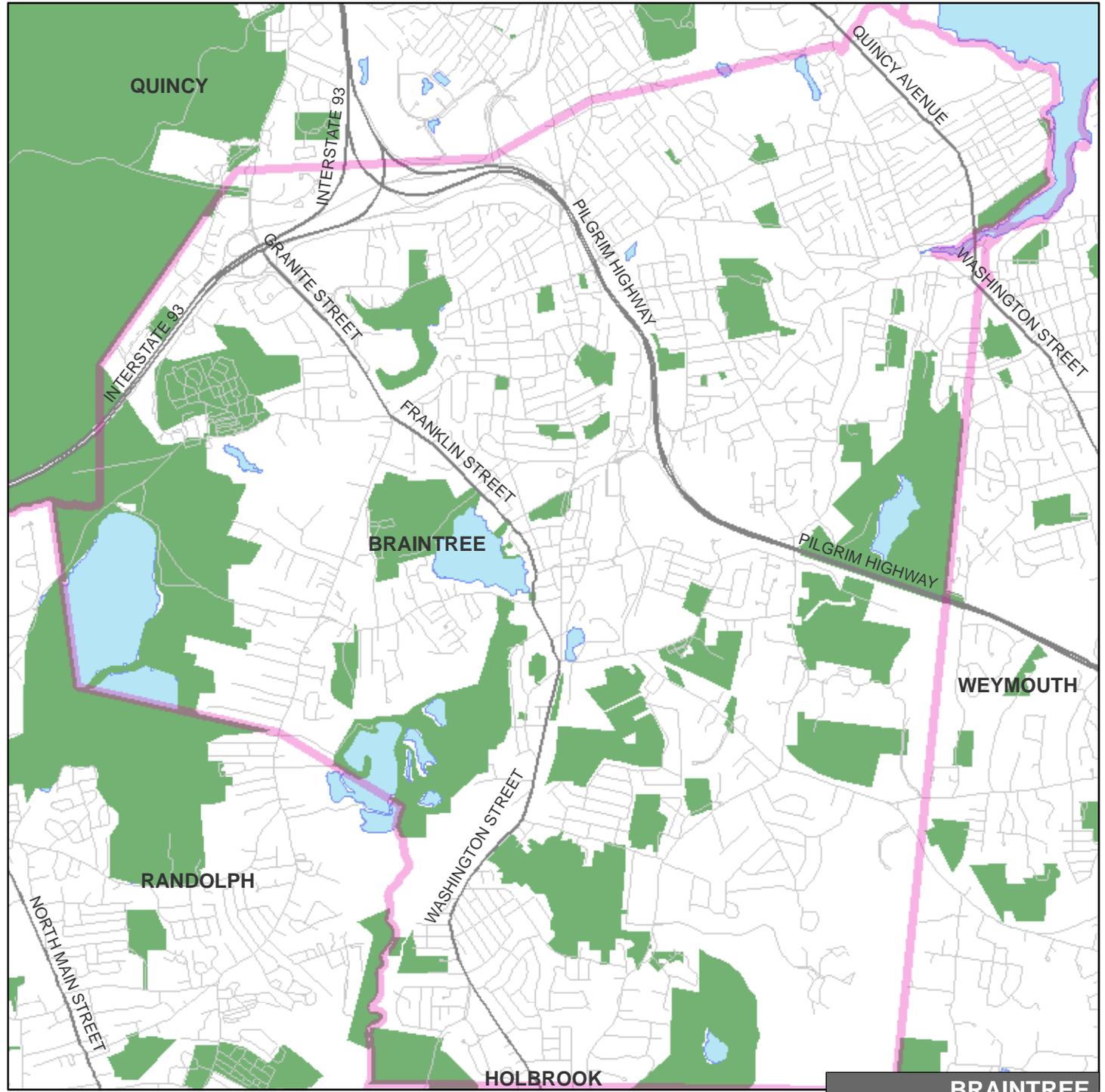
MassGIS and MAPC



SCALE: 1:40,795



Aug 04, 2006



## General Population Statistics

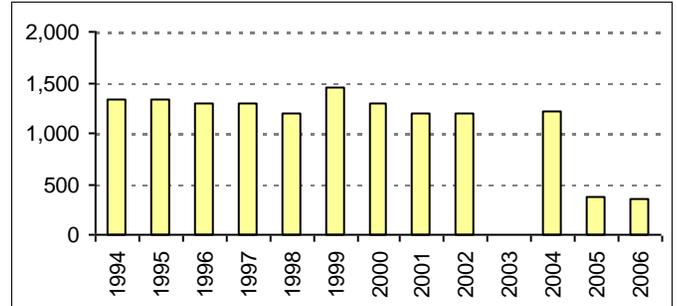
	1990	2000	% Change
<b>AGE AND GENDER</b>			
<b>Total population.....</b>	11,041	10,785	-2.3
Males (All).....	5,332	5,229	-1.9
Females (All).....	5,709	5,556	-2.7
Under 5 years.....	726	643	-11.4
5 to 9 years.....	658	705	7.1
10 to 14 years.....	683	726	6.3
15 to 19 years.....	724	623	-14.0
20 to 24 years.....	866	551	-36.4
25 to 34 years.....	1,972	1,463	-25.8
35 to 44 years.....	1,562	1,881	20.4
45 to 54 years.....	1,135	1,464	29.0
55 to 59 years.....	648	549	-15.3
60 to 64 years.....	649	441	-32.0
65 to 74 years.....	898	1,013	12.8
75 to 84 years.....	415	581	40.0
85 years and over.....	105	145	38.1
Median age (years).....	34.4	38.4	11.6
<b>RACE / ETHNICITY</b>			
One race.....	*	10,641	*
White.....	10,536	9,908	-6.0
Black or African American.....	334	430	28.7
American Indian and Alaska Native.....	19	20	5.3
Asian.....	102	162	58.8
Native Hawaiian and Other Pacific Islander.....	2	1	-50.0
Some other races.....	48	120	150.0
Two or more races.....	*	144	*
<b>HISPANIC OR LATINO</b>			
Hispanic or Latino.....	157	257	63.7
Not Hispanic or Latino.....	10,884	10,528	-3.3
White alone, Not Hispanic.....	10,425	9,754	-6.4
<b>HOUSEHOLD TYPE</b>			
<b>Total households.....</b>	3,940	4,076	3.5
Family Households (families).....	2,934	2,854	-2.7
With own children < 18.....	1,247	1,191	-4.5
Married-couple.....	2,382	2,210	-7.2
With own children < 18.....	1,039	925	-11.0
Female householder, no husb....	414	485	17.1
With own children < 18.....	172	220	27.9
Nonfamily households.....	1,006	1,222	21.5
Householder living alone.....	841	1,025	21.9
Householder 65+.....	432	458	6.0
Households with under 18.....	1,365	1,328	-2.7
Households with 65+.....	1,070	1,250	16.8
Average household size.....	2.79	2.63	-5.8
Average family size.....	3.29	3.19	-3.0

Source: U.S. Census 1990, 2000

## Environment and Recreation

**Open Space** Protected Acres: 411

**Water Usage: Yearly Water Use (Million Gallons)**



Source: Massachusetts Department of Environmental Protection

**Water Supply System:** Holbrook/Randolph-Local Joint

\* MWRA: Massachusetts Water Resources Authority

## Civic Engagement and Governance

**Form of Government:**

Board of Selectmen - Representative Town Meeting

**Voting**

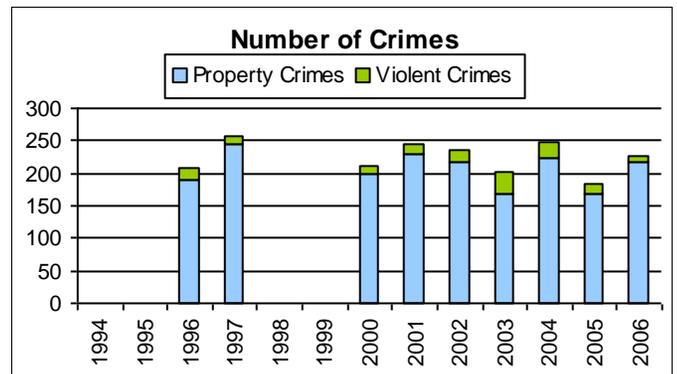
**State Election Party Enrollment**

	2002	2004	2006
<b>Registered Voters</b>	7123	7284	7163
<b>Democrat</b>	2345	2482	2445
<b>Republican</b>	874	889	843
<b>Unenrolled</b>	3904	3897	3830
<b>Population Over 18</b>	8305	8305	8305

2000 US Census

Source: Massachusetts Secretary of the Commonwealth

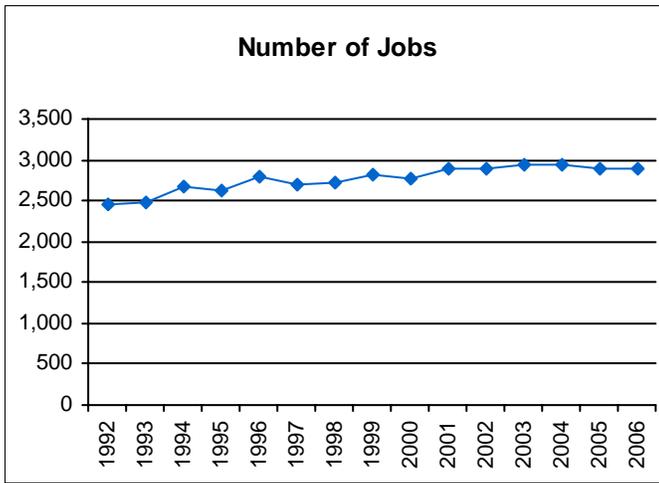
## Public Safety



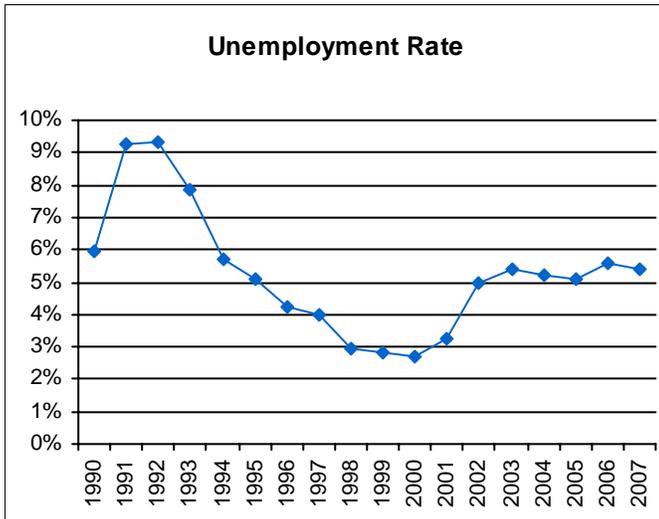
Source: Massachusetts State Police

Blank years indicate missing/incomplete data

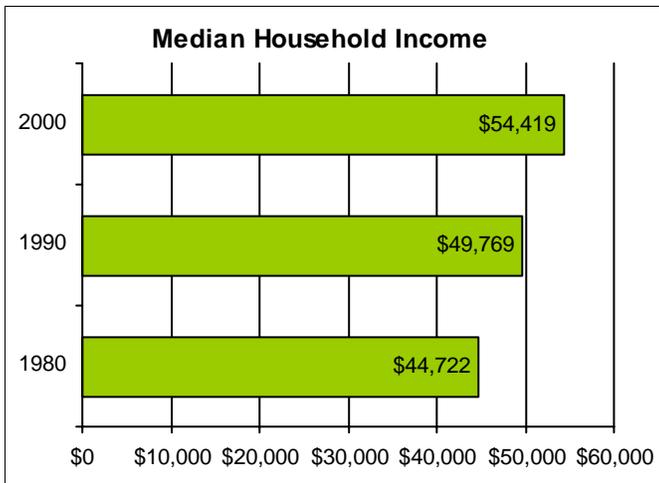
## Economy



Source: Massachusetts Department of Workforce Development

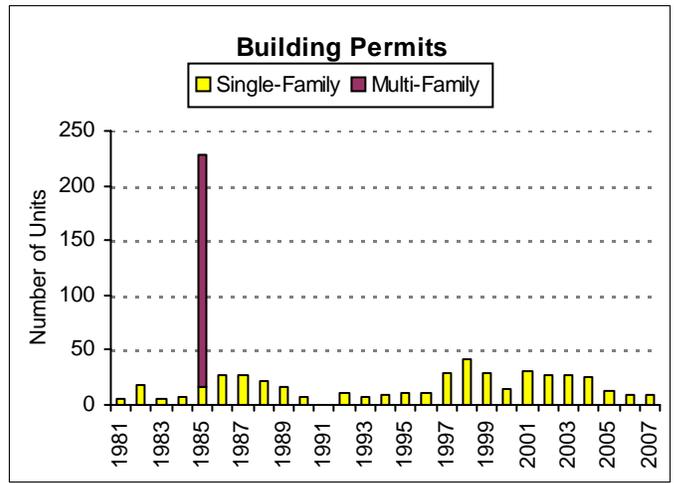


Source: Massachusetts Department of Revenue

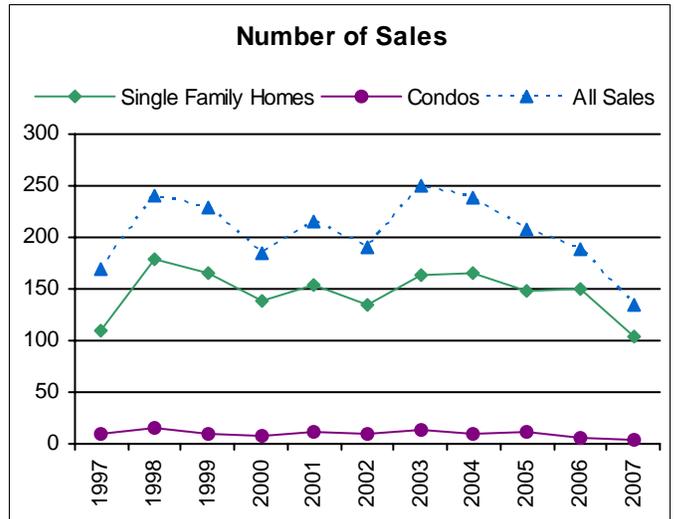


Source: 2000 US Census, SF3  
Numbers adjusted for inflation.

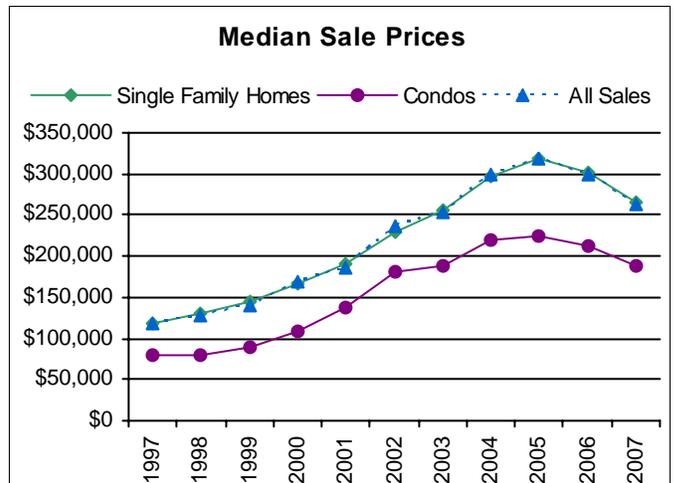
## Housing



Source: US Census Building Permits Survey



Source: Banker & Tradesman



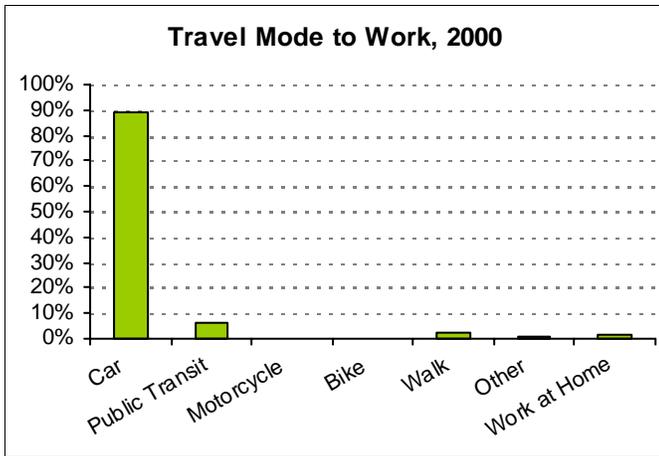
Source: Banker & Tradesman

## Transportation

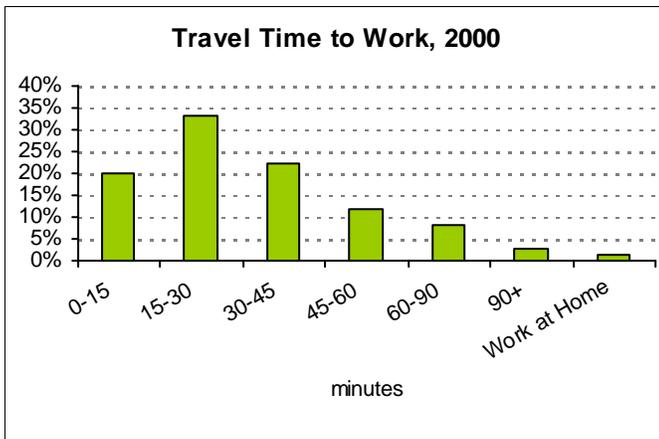
### Journey-to-Work

Workers who travel within community:	495
travel from outside to community:	1,826
travel from community to outside:	4,714
Net Commuters:	-2,888

Source: US Census Transportation Planning Package 2000

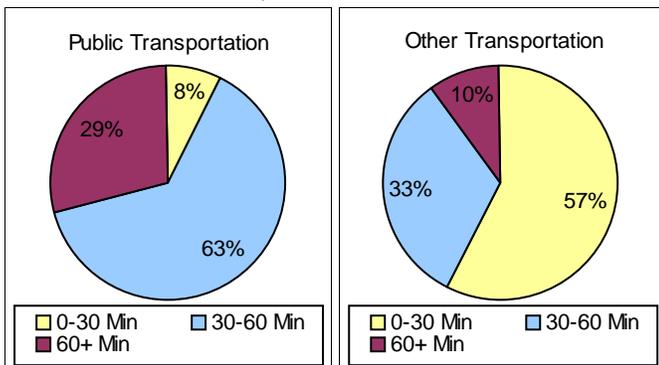


Source: US Census 2000



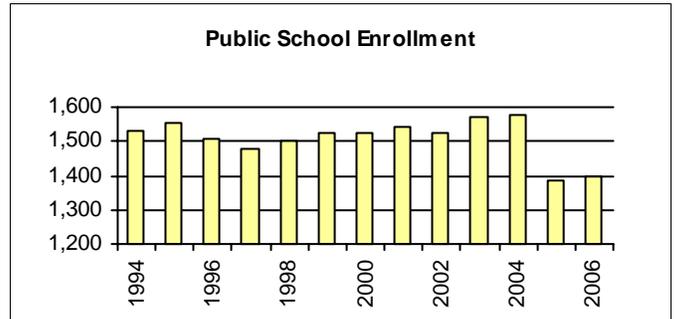
Source: US Census 2000

### Travel Time to Work, 2000

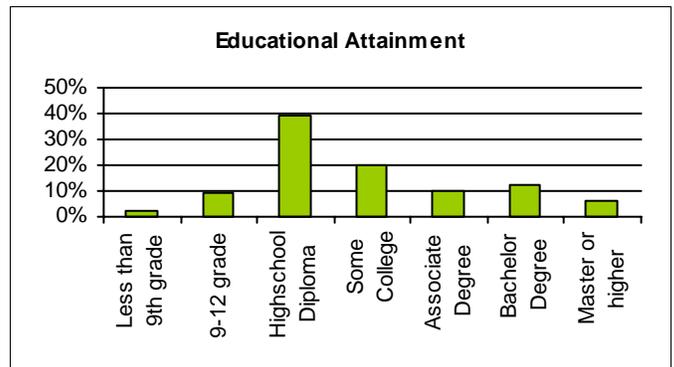


Source: US Census 2000

## Education

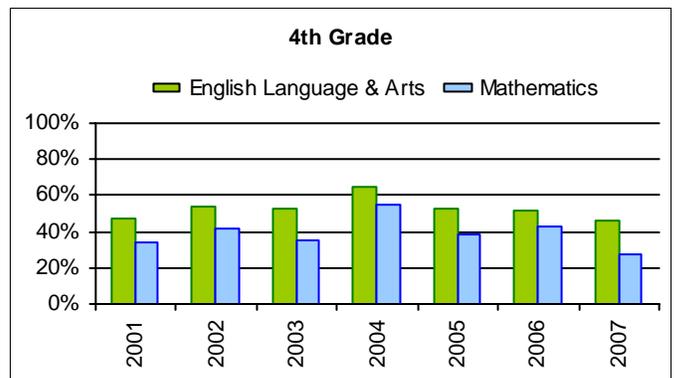


Source: Massachusetts Department of Education

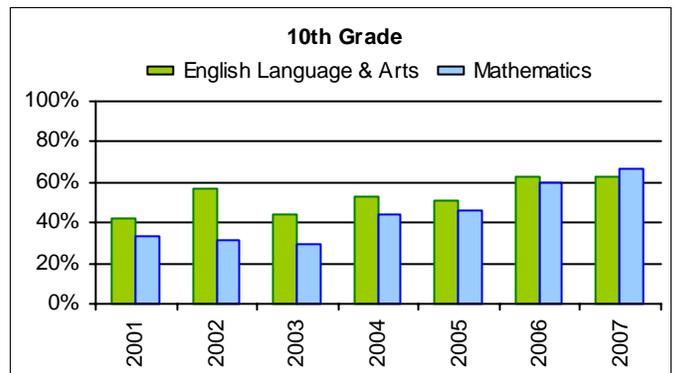


Source: US Census 2000

### MCAS - Percent of Proficient



Source: Massachusetts Department of Education



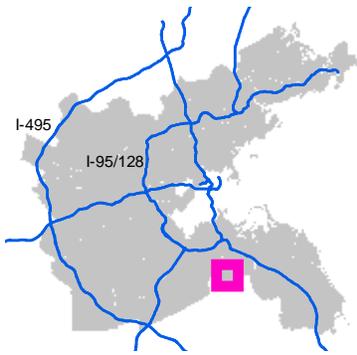
Source: Massachusetts Department of Education

**HOLBROOK**  
 Massachusetts

**Legend**

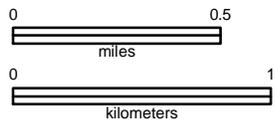
-  Town Boundaries
-  Open Space
-  Water
-  Major Roads

Area of Detail within Metro Boston



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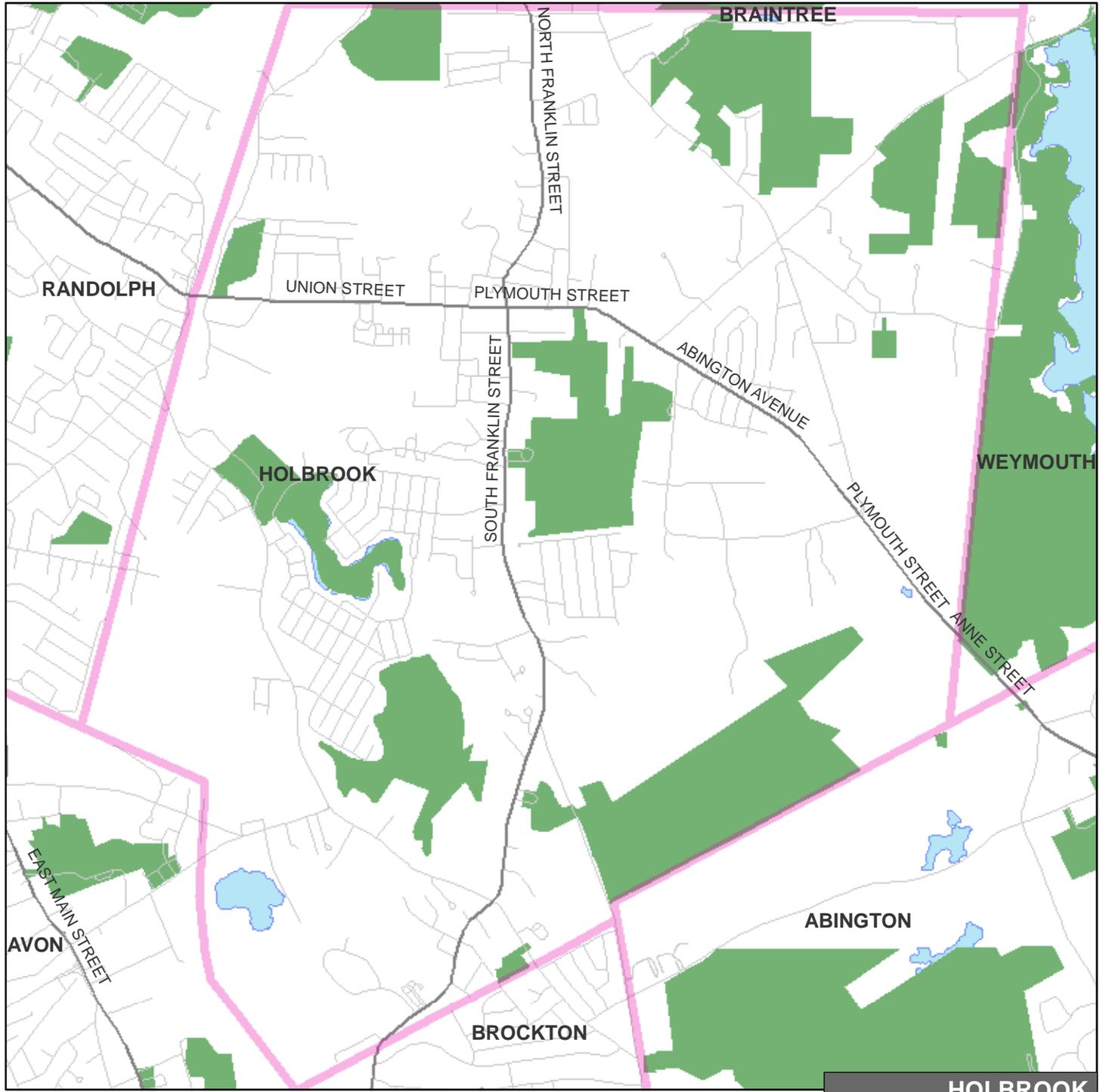
**DATA SOURCES**  
 MassGIS and MAPC



SCALE: 1:29,197



Aug 04, 2006



**HOLBROOK**

## General Population Statistics

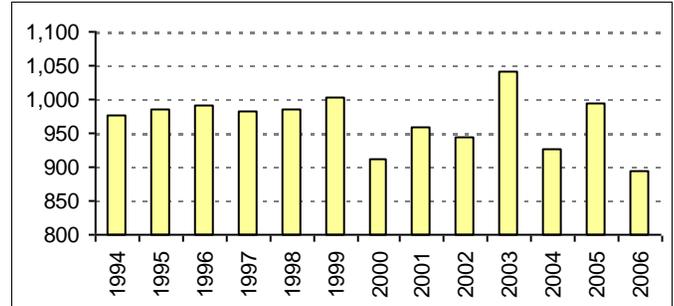
	1990	2000	% Change
<b>AGE AND GENDER</b>			
<b>Total population.....</b>	25,725	26,062	1.3
Males (All).....	12,088	12,321	1.9
Females (All).....	13,637	13,741	0.8
Under 5 years.....	1,724	1,640	-4.9
5 to 9 years.....	1,670	1,832	9.7
10 to 14 years.....	1,485	2,064	39.0
15 to 19 years.....	1,676	1,959	16.9
20 to 24 years.....	1,939	1,301	-32.9
25 to 34 years.....	3,427	2,533	-26.1
35 to 44 years.....	4,168	4,212	1.1
45 to 54 years.....	2,576	4,155	61.3
55 to 59 years.....	1,228	1,222	-0.5
60 to 64 years.....	1,320	910	-31.1
65 to 74 years.....	2,361	1,947	-17.5
75 to 84 years.....	1,660	1,599	-3.7
85 years and over.....	491	688	40.1
Median age (years).....	37.1	39.3	5.9
<b>RACE / ETHNICITY</b>			
One race.....	*	25,640	*
White.....	24,120	22,252	-7.7
Black or African American.....	1,215	2,666	119.4
American Indian and Alaska Native.....	18	17	-5.6
Asian.....	307	531	73.0
Native Hawaiian and Other Pacific Islander.....	1	10	900.0
Some other races.....	64	164	156.3
Two or more races.....	*	422	*
<b>HISPANIC OR LATINO</b>			
Hispanic or Latino.....	261	450	72.4
Not Hispanic or Latino.....	25,464	25,612	0.6
White alone, Not Hispanic.....	23,944	21,985	-8.2
<b>HOUSEHOLD TYPE</b>			
<b>Total households.....</b>	8,749	8,982	2.7
Family Households (families).....	6,675	6,757	1.2
With own children < 18.....	2,843	3,364	18.3
Married-couple.....	5,334	5,396	1.2
With own children < 18.....	2,495	2,844	14.0
Female householder, no husb....	1,038	1,072	3.3
With own children < 18.....	284	443	56.0
Nonfamily households.....	2,074	2,225	7.3
Householder living alone.....	1,794	1,905	6.2
Householder 65+.....	1,166	1,143	-2.0
Households with under 18.....	2,986	3,529	18.2
Households with 65+.....	3,183	2,909	-8.6
Average household size.....	2.85	2.79	-2.3
Average family size.....	3.32	3.27	-1.5

Source: U.S. Census 1990, 2000

## Environment and Recreation

**Open Space** Protected Acres: 2,674

**Water Usage: Yearly Water Use (Million Gallons)**



Source: Massachusetts Department of Environmental Protection

**Water Supply System:** Milton-MWRA

\* MWRA: Massachusetts Water Resources Authority

## Civic Engagement and Governance

**Form of Government:**

Board of Selectmen - Representative Town Meeting

**Voting**

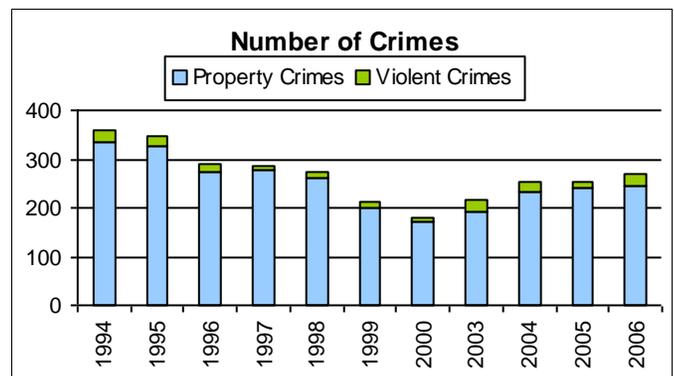
**State Election Party Enrollment**

	2002	2004	2006
<b>Registered Voters</b>	14306	18264	18062
<b>Democrat</b>	6658	8769	8702
<b>Republican</b>	1427	1847	1700
<b>Unenrolled</b>	6221	7645	7581
<b>Population Over 18</b>	19341	19341	19341

2000 US Census

Source: Massachusetts Secretary of the Commonwealth

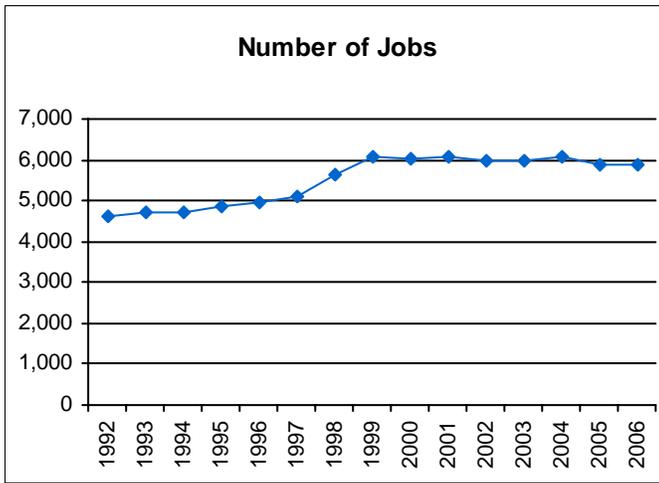
## Public Safety



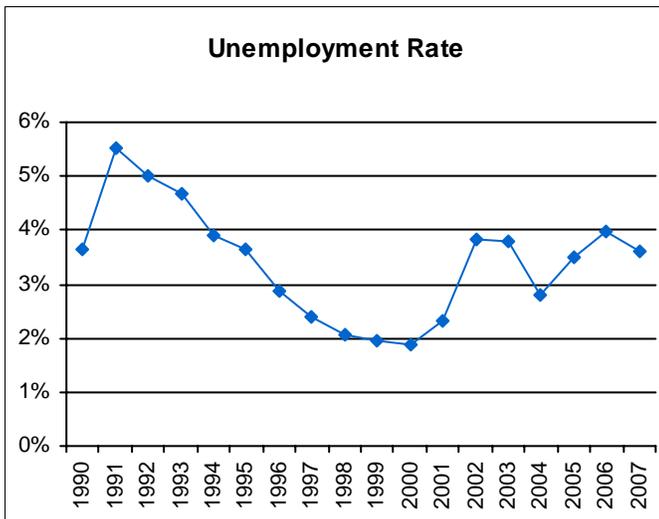
Source: Massachusetts State Police

Blank years indicate missing/incomplete data

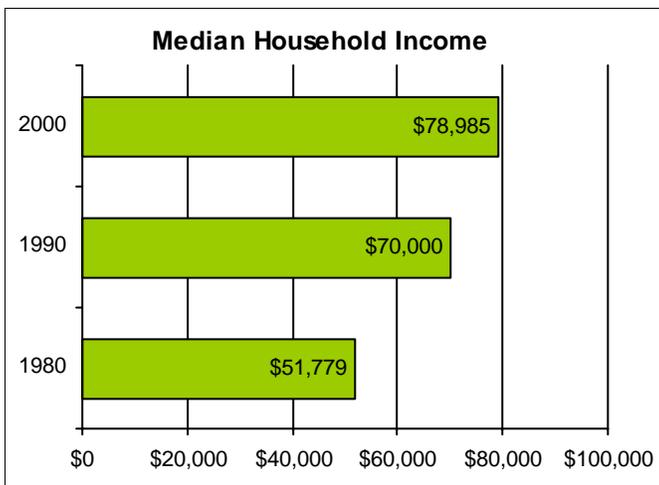
## Economy



Source: Massachusetts Department of Workforce Development

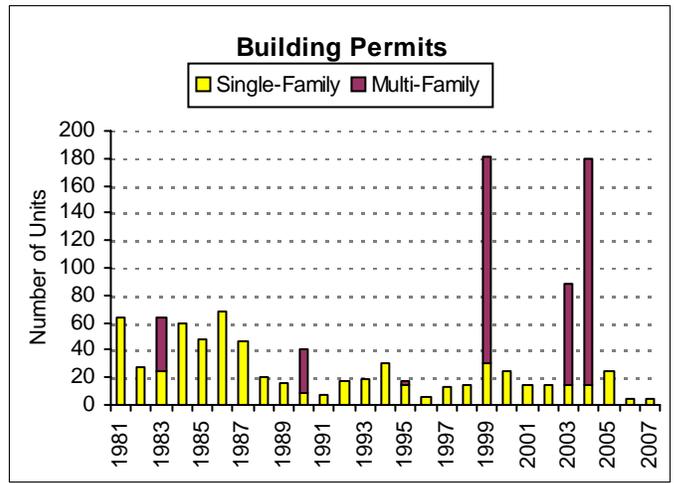


Source: Massachusetts Department of Revenue

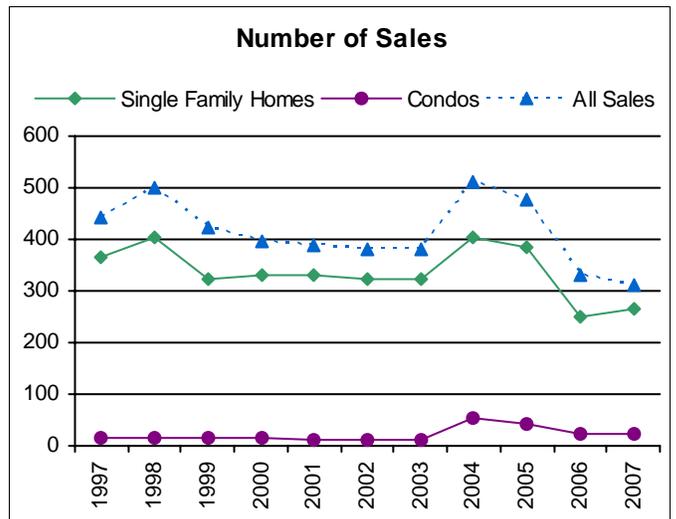


Source: 2000 US Census, SF3  
Numbers adjusted for inflation.

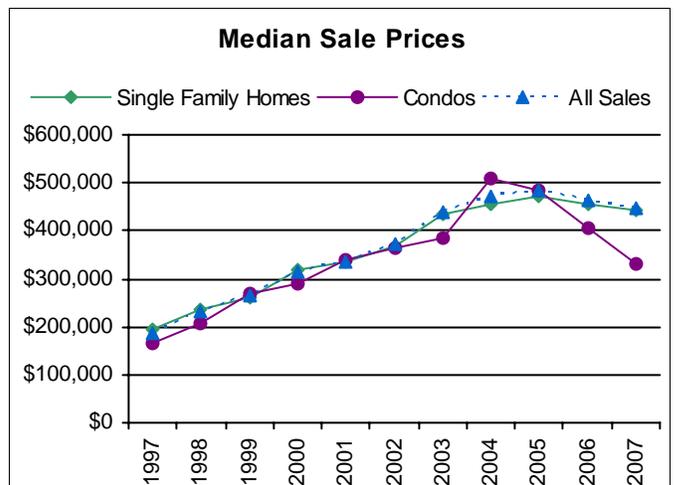
## Housing



Source: US Census Building Permits Survey



Source: Banker & Tradesman



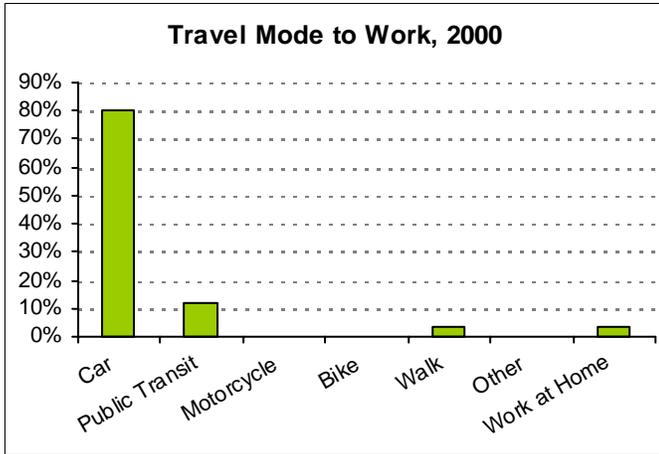
Source: Banker & Tradesman

## Transportation

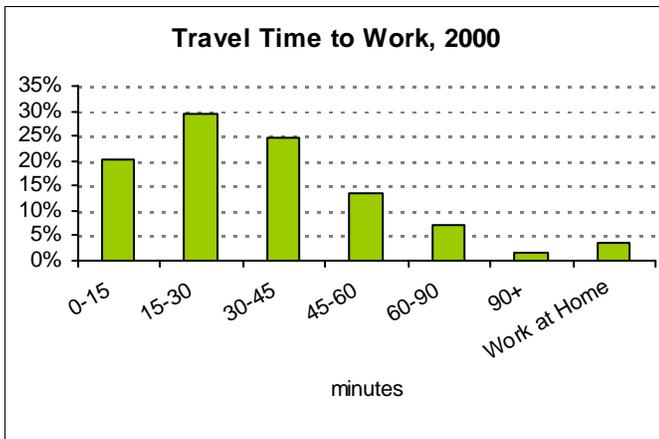
### Journey-to-Work

Workers who travel within community:	2,155
travel from outside to community:	4,488
travel from community to outside:	10,688
Net Commuters:	-6,200

Source: US Census Transportation Planning Package 2000

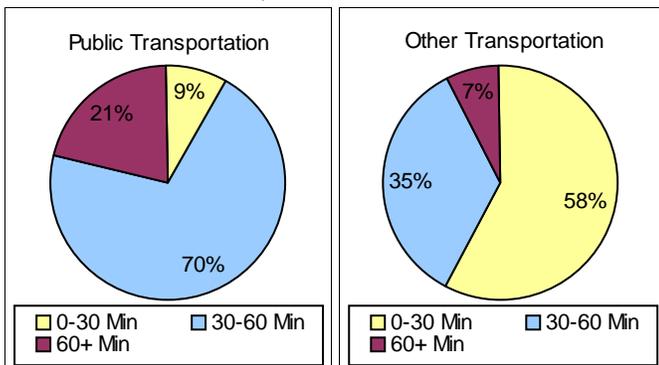


Source: US Census 2000



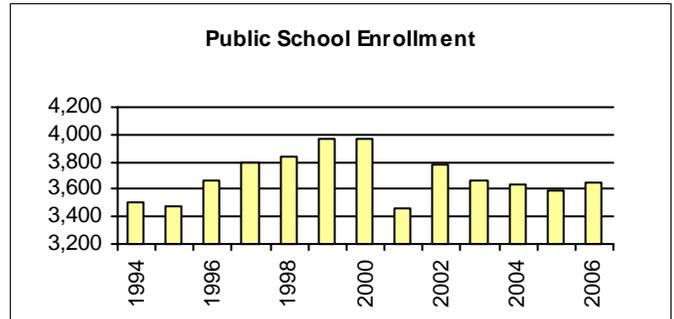
Source: US Census 2000

### Travel Time to Work, 2000

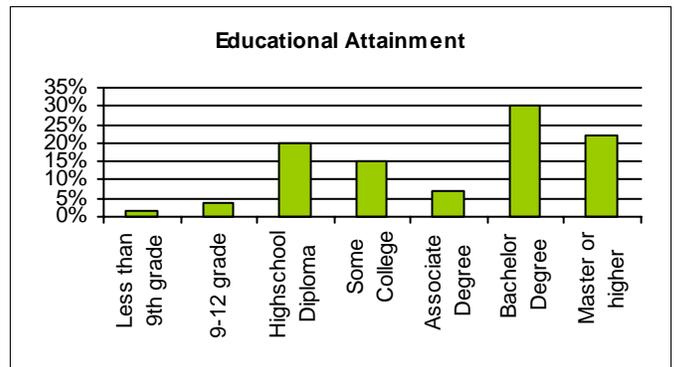


Source: US Census 2000

## Education

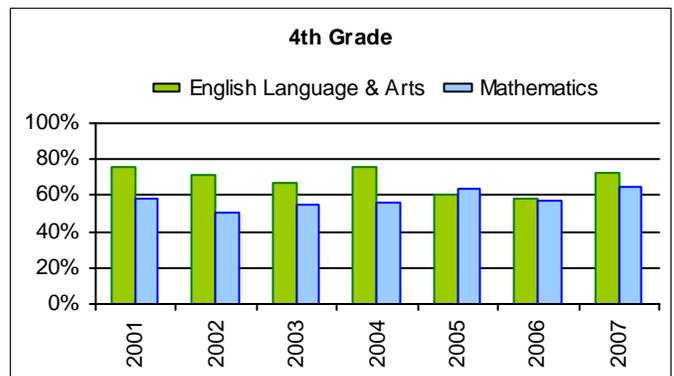


Source: Massachusetts Department of Education

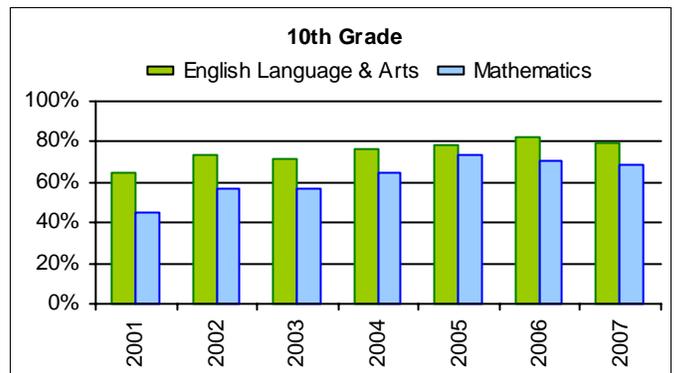


Source: US Census 2000

### MCAS - Percent of Proficient



Source: Massachusetts Department of Education



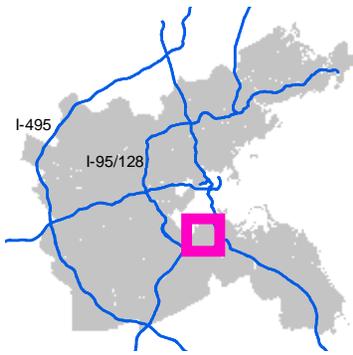
Source: Massachusetts Department of Education

**MILTON**  
 Massachusetts

**Legend**

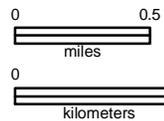
-  Town Boundaries
-  Open Space
-  Water
-  Major Roads

Area of Detail within Metro Boston



All data and analysis not otherwise credited are the property of the Metropolitan Area Planning Council (MAPC). For further information, contact MAPC at 617-451-2770.

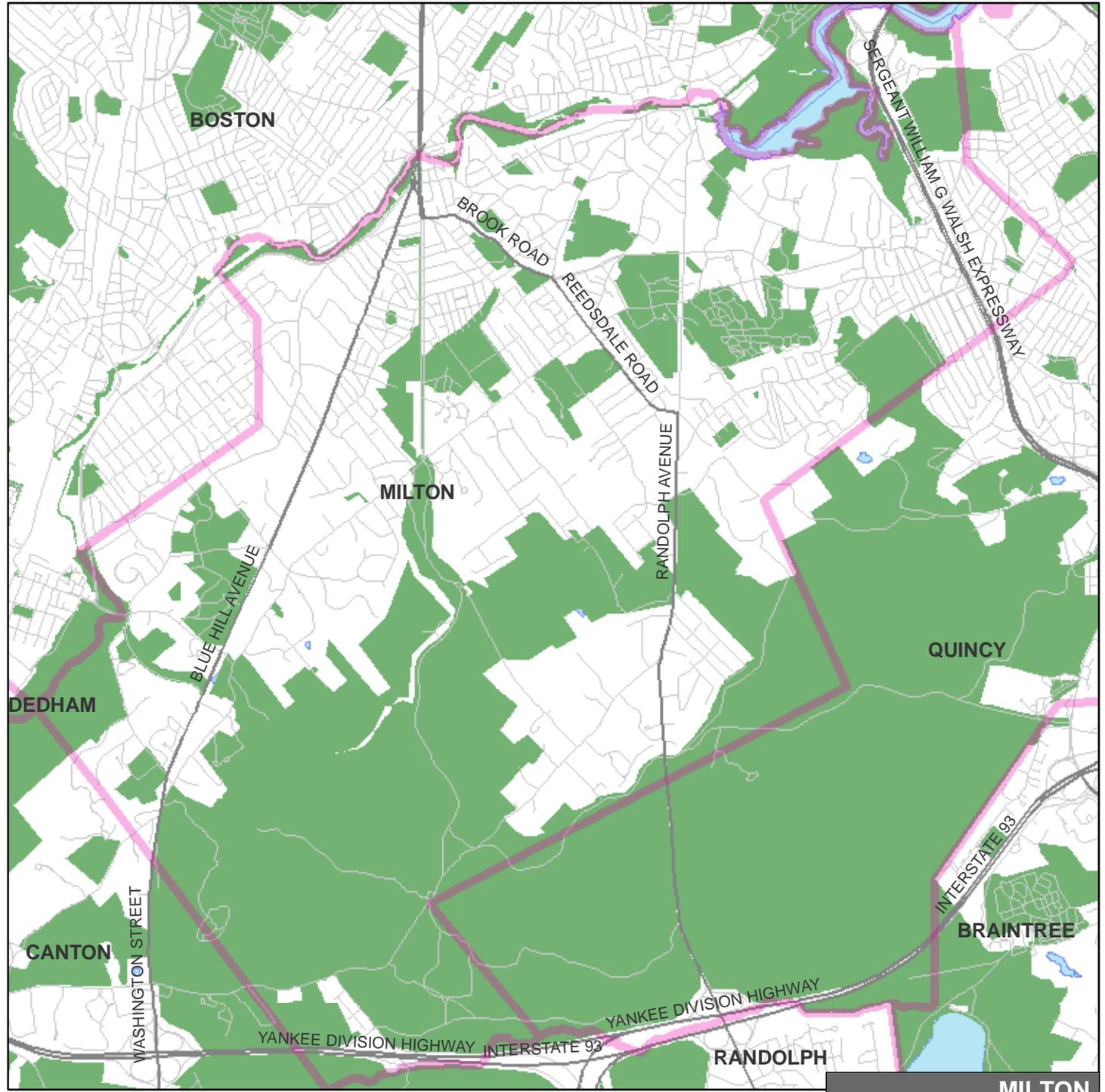
**DATA SOURCES**  
 MassGIS and MAPC



SCALE: 1:44,898



Aug 04, 2006



**MILTON**

## General Population Statistics

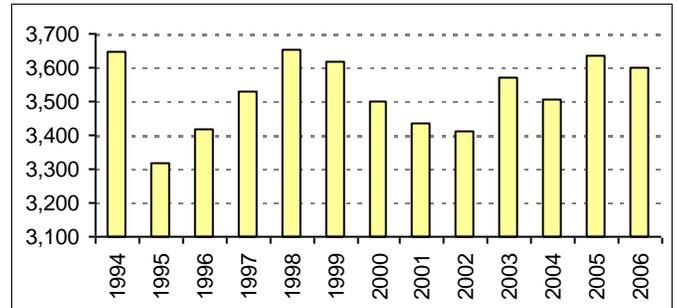
	1990	2000	% Change
<b>AGE AND GENDER</b>			
<b>Total population.....</b>	84,985	88,025	3.6
Males (All).....	39,482	41,944	6.2
Females (All).....	45,503	46,081	1.3
Under 5 years.....	4,845	4,492	-7.3
5 to 9 years.....	3,752	4,230	12.7
10 to 14 years.....	3,517	4,253	20.9
15 to 19 years.....	4,597	4,019	-12.6
20 to 24 years.....	7,820	5,486	-29.8
25 to 34 years.....	18,495	17,378	-6.0
35 to 44 years.....	11,621	14,377	23.7
45 to 54 years.....	8,213	11,508	40.1
55 to 59 years.....	3,829	4,344	13.4
60 to 64 years.....	4,075	3,590	-11.9
65 to 74 years.....	7,717	7,043	-8.7
75 to 84 years.....	4,962	5,306	6.9
85 years and over.....	1,542	1,999	29.6
Median age (years).....	34.6	37.6	8.7
<b>RACE / ETHNICITY</b>			
One race.....	*	86,472	*
White.....	77,915	70,066	-10.1
Black or African American.....	928	1,947	109.8
American Indian and Alaska Native.....	177	142	-19.8
Asian.....	5,554	13,546	143.9
Native Hawaiian and Other Pacific Islander.....	23	20	-13.0
Some other races.....	388	751	93.6
Two or more races.....	*	1,553	*
<b>HISPANIC OR LATINO</b>			
Hispanic or Latino.....	1,197	1,835	53.3
Not Hispanic or Latino.....	83,788	86,190	2.9
White alone, Not Hispanic.....	77,142	68,980	-10.6
<b>HOUSEHOLD TYPE</b>			
<b>Total households.....</b>	35,678	38,883	9.0
Family Households (families).....	20,848	20,534	-1.5
With own children < 18.....	7,723	8,048	4.2
Married-couple.....	15,233	15,031	-1.3
With own children < 18.....	5,856	5,936	1.4
Female householder, no husb....	4,322	4,081	-5.6
With own children < 18.....	1,615	1,728	7.0
Nonfamily households.....	14,830	18,349	23.7
Householder living alone.....	11,988	14,618	21.9
Householder 65+.....	5,000	5,205	4.1
Households with under 18.....	8,328	8,777	5.4
Households with 65+.....	10,573	10,717	1.4
Average household size.....	2.34	2.22	-5.2
Average family size.....	3.07	3.03	-1.3

Source: U.S. Census 1990, 2000

## Environment and Recreation

**Open Space** Protected Acres: 3,207

**Water Usage: Yearly Water Use (Million Gallons)**



Source: Massachusetts Department of Environmental Protection

**Water Supply System: Quincy-MWRA**

\* MWRA: Massachusetts Water Resources Authority

## Civic Engagement and Governance

**Form of Government:**

Mayor - Council

**Voting**

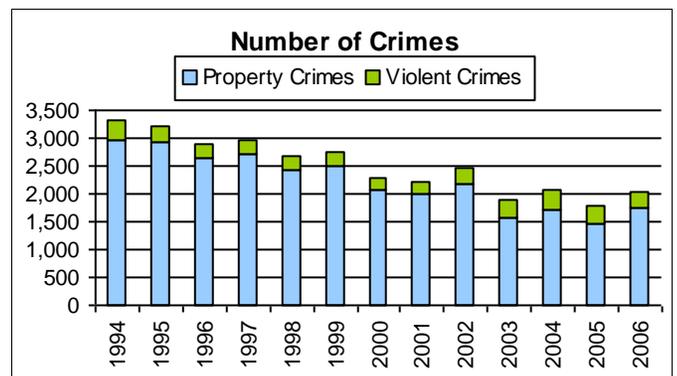
**State Election Party Enrollment**

	2002	2004	2006
<b>Registered Voters</b>	64178	62809	58443
<b>Democrat</b>	30138	28941	26539
<b>Republican</b>	9117	7882	6801
<b>Unenrolled</b>	24923	25838	24632
<b>Population Over 18</b>	72644	72644	72644

2000 US Census

Source: Massachusetts Secretary of the Commonwealth

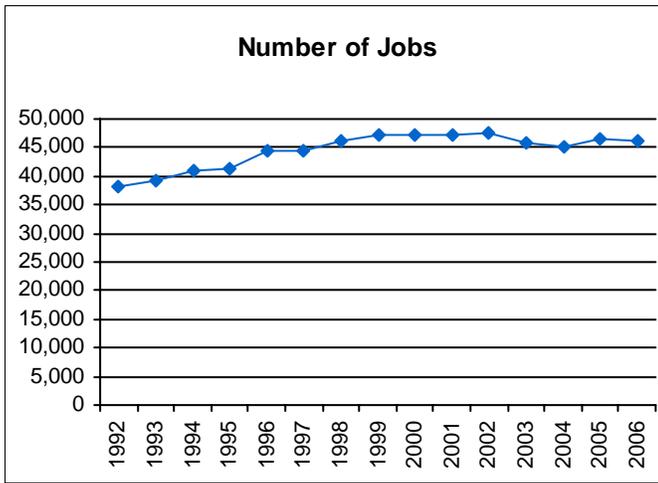
## Public Safety



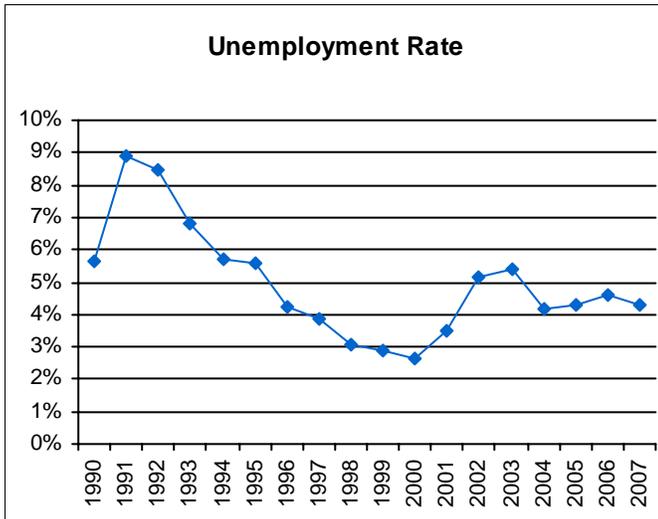
Source: Massachusetts State Police

Blank years indicate missing/incomplete data

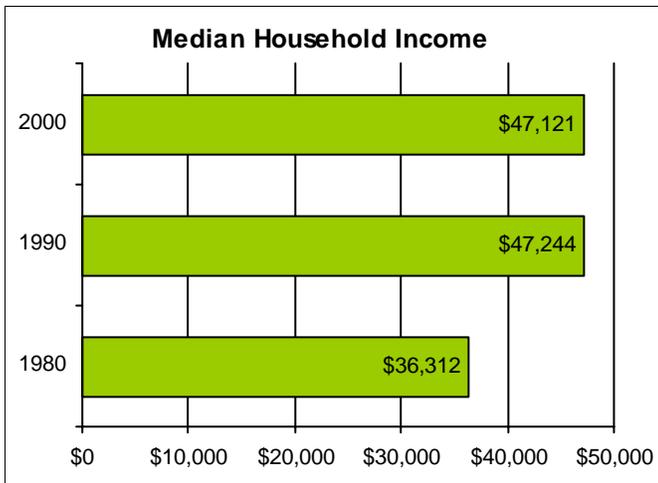
## Economy



Source: Massachusetts Department of Workforce Development

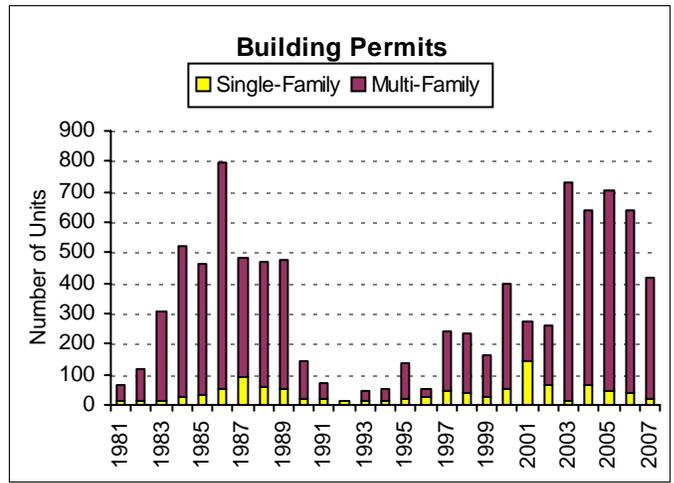


Source: Massachusetts Department of Revenue

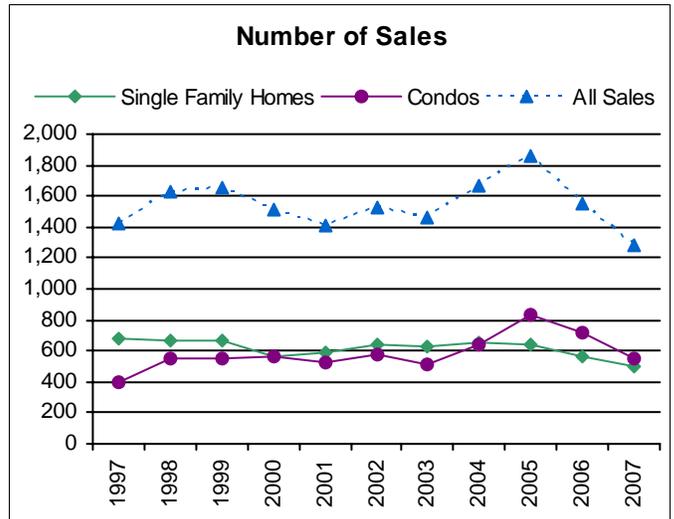


Source: 2000 US Census, SF3  
Numbers adjusted for inflation.

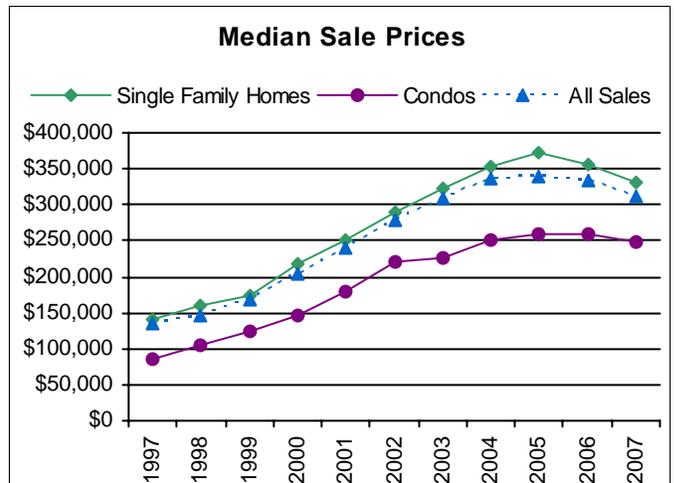
## Housing



Source: US Census Building Permits Survey



Source: Banker & Tradesman



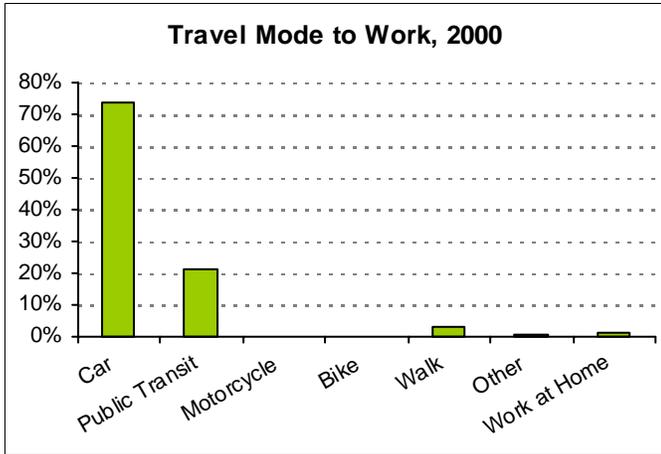
Source: Banker & Tradesman

## Transportation

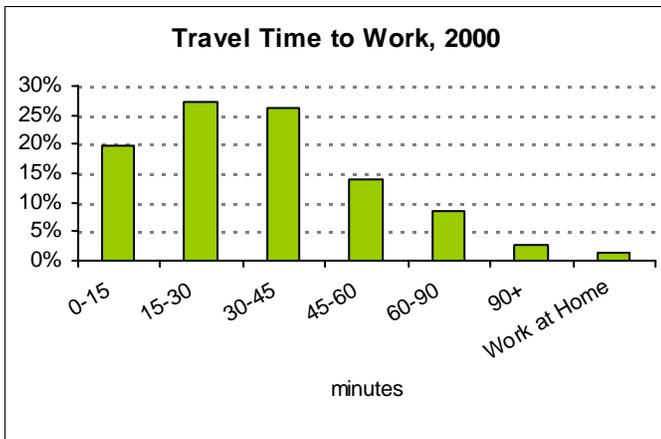
### Journey-to-Work

Workers who travel within community:	12,385
travel from outside to community:	34,397
travel from community to outside:	34,593
Net Commuters:	-196

Source: US Census Transportation Planning Package 2000

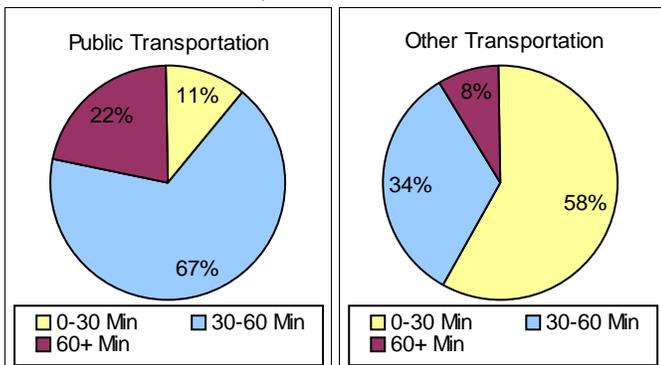


Source: US Census 2000



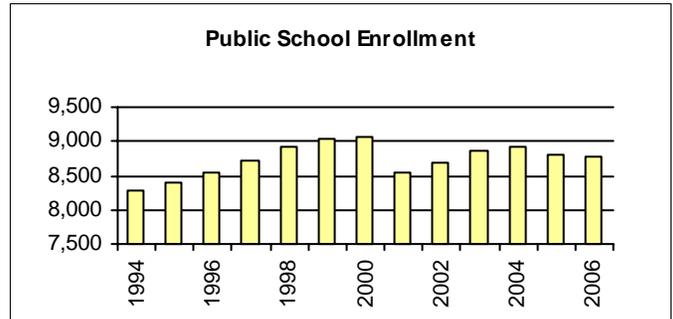
Source: US Census 2000

### Travel Time to Work, 2000

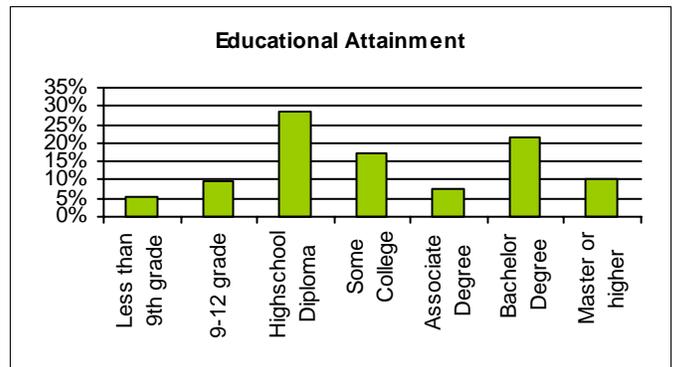


Source: US Census 2000

## Education

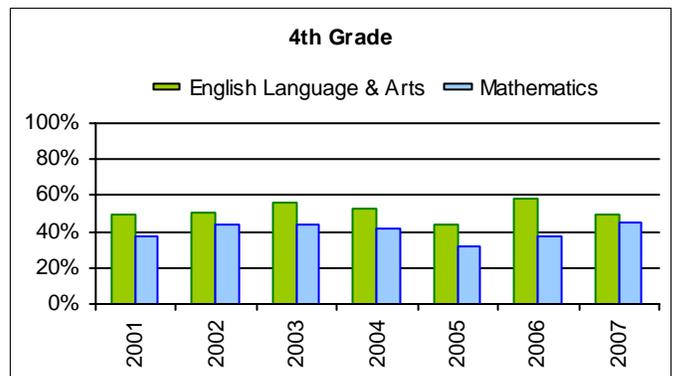


Source: Massachusetts Department of Education

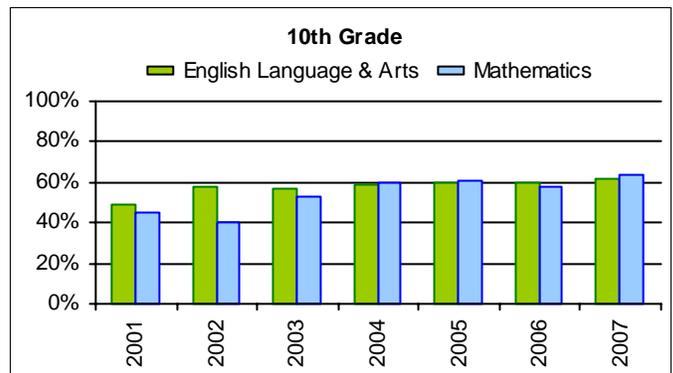


Source: US Census 2000

### MCAS - Percent of Proficient



Source: Massachusetts Department of Education



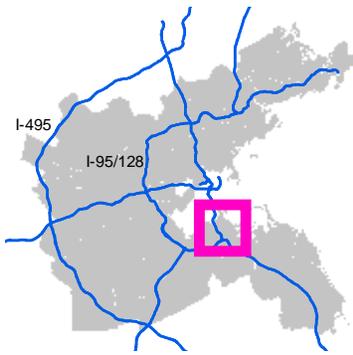
Source: Massachusetts Department of Education

**QUINCY**  
 Massachusetts

**Legend**

-  Town Boundaries
-  Open Space
-  Water
-  Major Roads

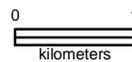
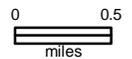
Area of Detail within Metro Boston



All data and analysis not otherwise credited are the property of the Metropolitan Area Planning Council (MAPC). For further information, contact MAPC at 617-451-2770.

**DATA SOURCES**

MassGIS and MAPC



SCALE: 1:63,078



Aug 04, 2006



**QUINCY**

## General Population Statistics

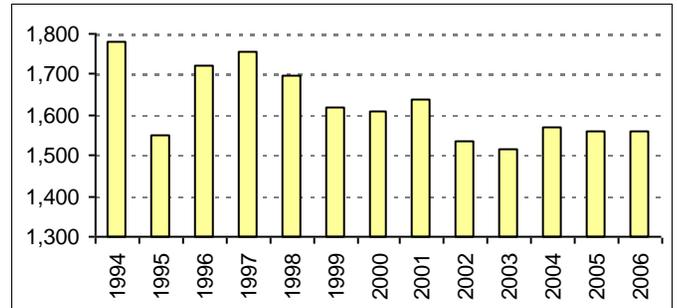
	1990	2000	% Change
<b>AGE AND GENDER</b>			
<b>Total population.....</b>	54,063	53,988	-0.1
Males (All).....	25,791	25,640	-0.6
Females (All).....	28,272	28,348	0.3
Under 5 years.....	3,454	3,436	-0.5
5 to 9 years.....	2,961	3,430	15.8
10 to 14 years.....	2,675	3,213	20.1
15 to 19 years.....	3,197	2,718	-15.0
20 to 24 years.....	4,386	2,606	-40.6
25 to 34 years.....	10,840	8,260	-23.8
35 to 44 years.....	8,150	9,370	15.0
45 to 54 years.....	5,539	7,523	35.8
55 to 59 years.....	2,595	2,924	12.7
60 to 64 years.....	2,782	2,195	-21.1
65 to 74 years.....	4,442	4,343	-2.2
75 to 84 years.....	2,278	3,018	32.5
85 years and over.....	764	952	24.6
Median age (years).....	34.5	38.4	11.3
<b>RACE / ETHNICITY</b>			
One race.....	*	53,325	*
White.....	52,777	51,229	-2.9
Black or African American.....	533	779	46.2
American Indian and Alaska Native.....	73	102	39.7
Asian.....	463	843	82.1
Native Hawaiian and Other Pacific Islander.....	23	28	21.7
Some other races.....	194	344	77.3
Two or more races.....	*	663	*
<b>HISPANIC OR LATINO</b>			
Hispanic or Latino.....	562	721	28.3
Not Hispanic or Latino.....	53,501	53,267	-0.4
White alone, Not Hispanic.....	52,359	50,758	-3.1
<b>HOUSEHOLD TYPE</b>			
<b>Total households.....</b>	20,829	22,028	5.8
Family Households (families).....	14,084	13,928	-1.1
With own children < 18.....	5,672	6,008	5.9
Married-couple.....	11,080	10,710	-3.3
With own children < 18.....	4,603	4,670	1.5
Female householder, no husb....	2,317	2,449	5.7
With own children < 18.....	917	1,089	18.8
Nonfamily households.....	6,745	8,100	20.1
Householder living alone.....	5,524	6,746	22.1
Householder 65+.....	2,184	2,437	11.6
Households with under 18.....	6,119	6,496	6.2
Households with 65+.....	5,378	5,880	9.3
Average household size.....	2.56	2.42	-5.6
Average family size.....	3.17	3.08	-2.8

Source: U.S. Census 1990, 2000

## Environment and Recreation

**Open Space** Protected Acres: 1,160

### Water Usage: Yearly Water Use (Million Gallons)



Source: Massachusetts Department of Environmental Protection

### Water Supply System: Weymouth-Local

\* MWRA: Massachusetts Water Resources Authority

## Civic Engagement and Governance

### Form of Government:

Mayor - Council

### Voting

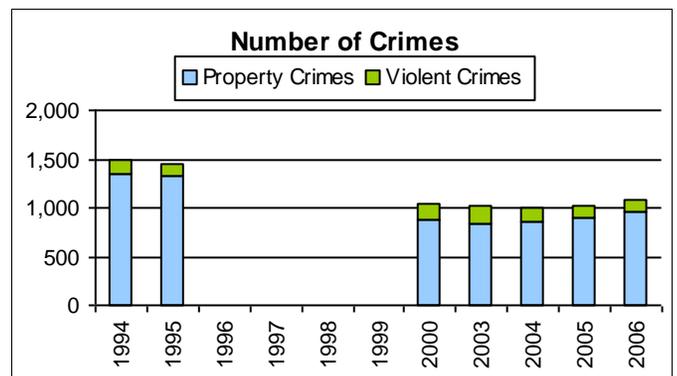
#### State Election Party Enrollment

	2002	2004	2006
<b>Registered Voters</b>	35034	34807	33105
<b>Democrat</b>	12713	12601	11953
<b>Republican</b>	4377	4181	3817
<b>Unenrolled</b>	17944	17981	17192
<b>Population Over 18</b>	42132	42132	42132

2000 US Census

Source: Massachusetts Secretary of the Commonwealth

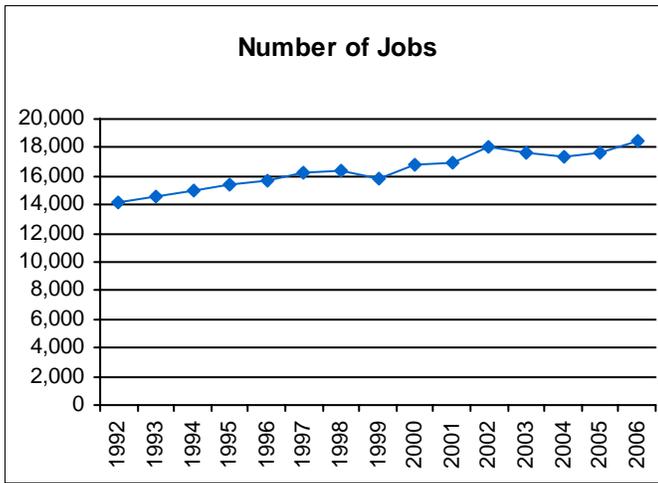
## Public Safety



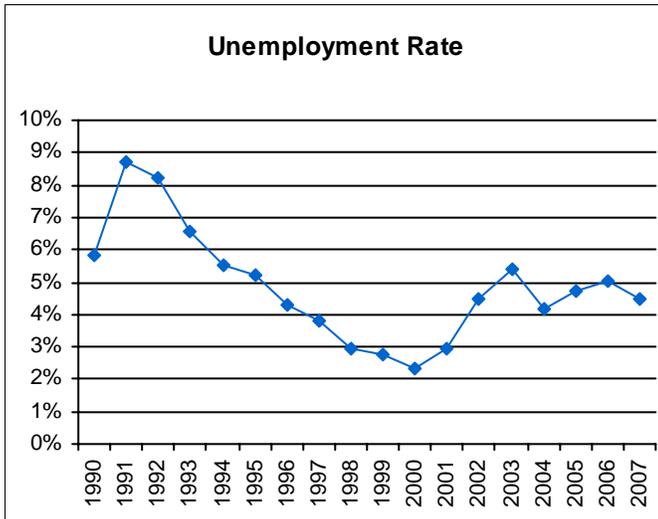
Source: Massachusetts State Police

Blank years indicate missing/incomplete data

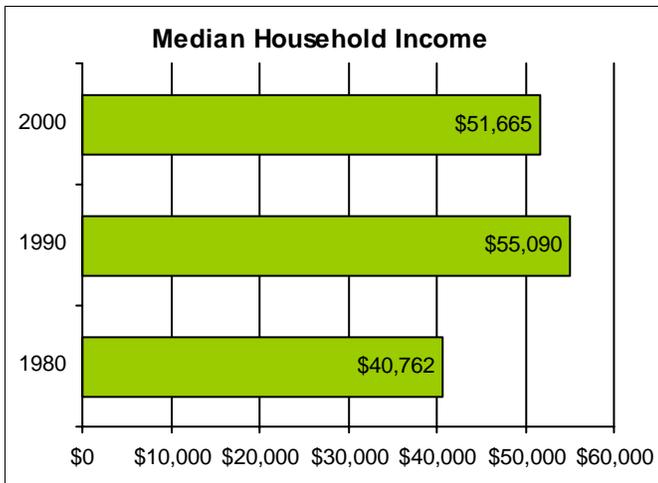
## Economy



Source: Massachusetts Department of Workforce Development

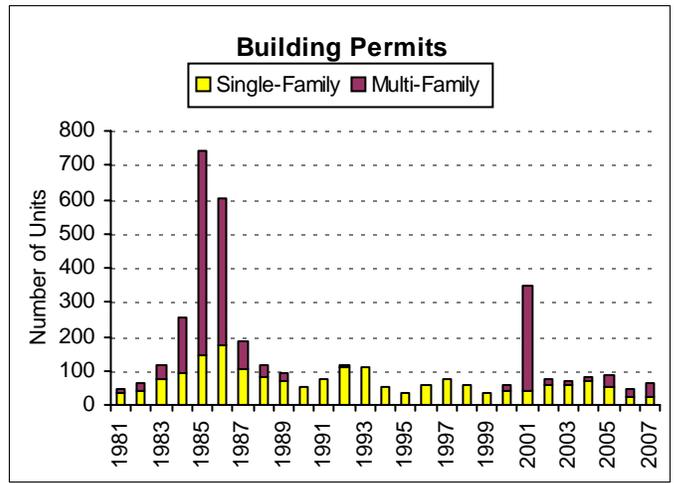


Source: Massachusetts Department of Revenue

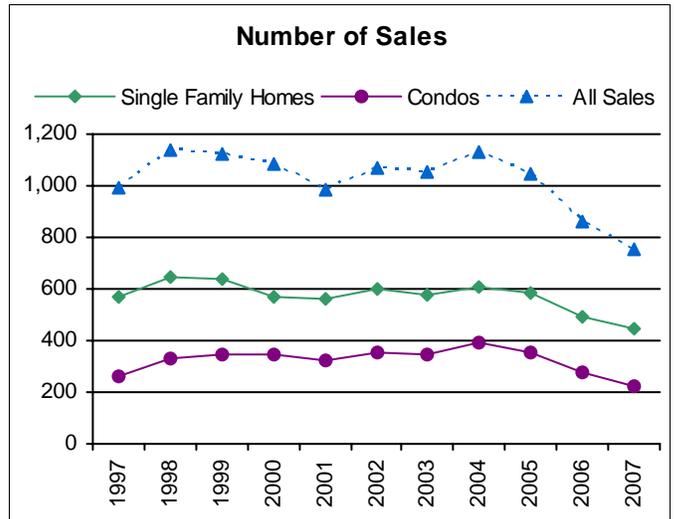


Source: 2000 US Census, SF3  
Numbers adjusted for inflation.

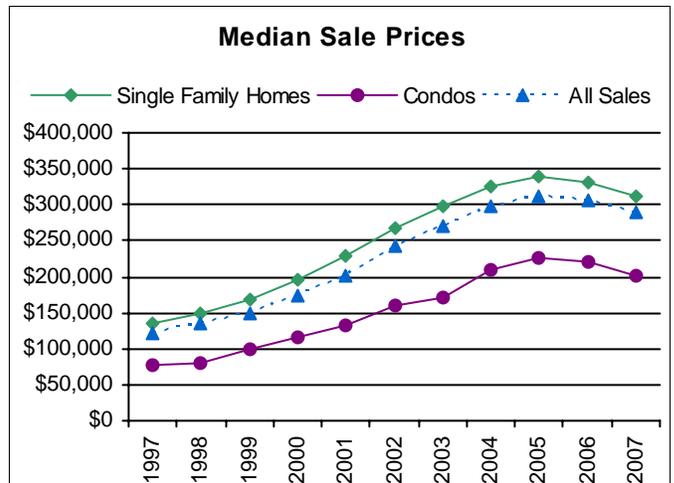
## Housing



Source: US Census Building Permits Survey



Source: Banker & Tradesman



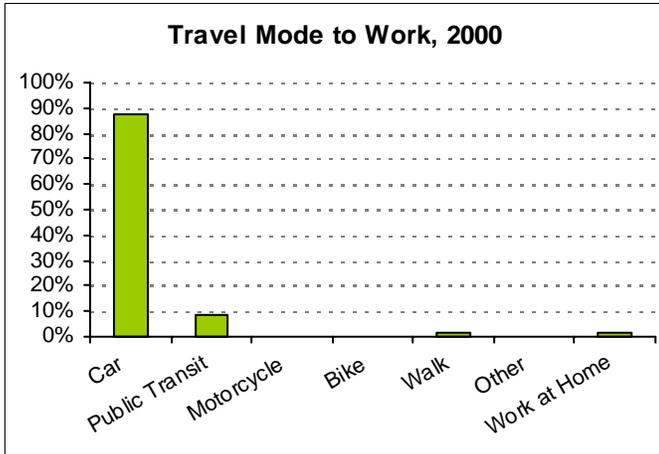
Source: Banker & Tradesman

## Transportation

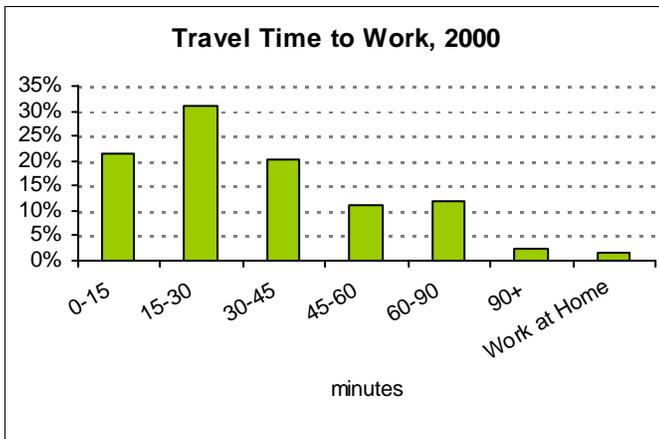
### Journey-to-Work

Workers who travel within community:	5,200
travel from outside to community:	11,807
travel from community to outside:	22,847
Net Commuters:	-11,040

Source: US Census Transportation Planning Package 2000

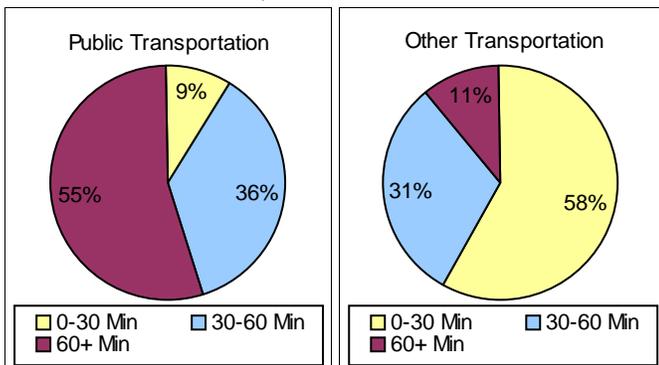


Source: US Census 2000



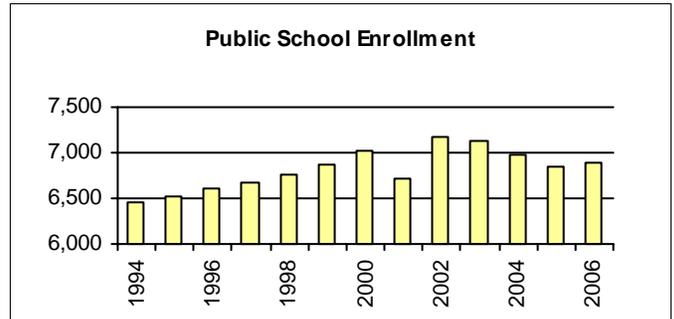
Source: US Census 2000

### Travel Time to Work, 2000

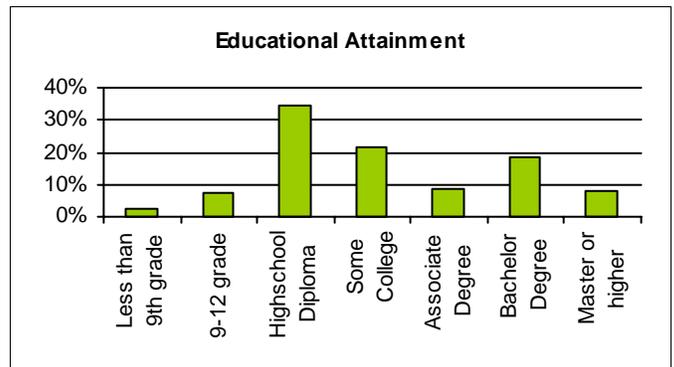


Source: US Census 2000

## Education

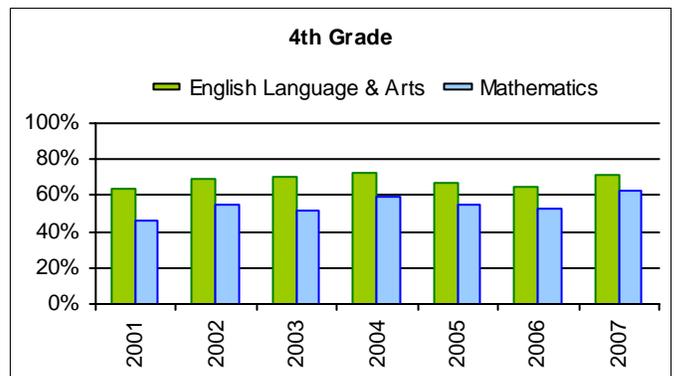


Source: Massachusetts Department of Education

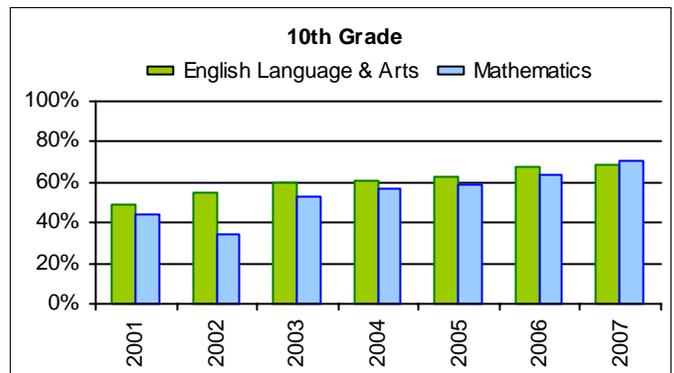


Source: US Census 2000

### MCAS - Percent of Proficient



Source: Massachusetts Department of Education



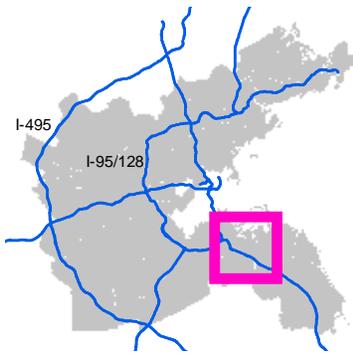
Source: Massachusetts Department of Education

**WEYMOUTH**  
 Massachusetts

**Legend**

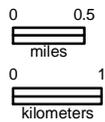
-  Town Boundaries
-  Open Space
-  Water
-  Major Roads

Area of Detail within Metro Boston



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**DATA SOURCES**  
 MassGIS and MAPC



SCALE: 1:84,733



Aug 04, 2006

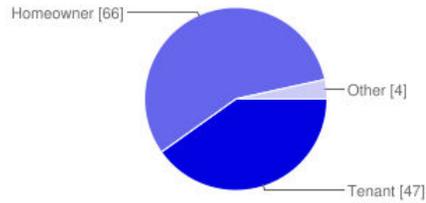


Appendix B: Fair Housing Survey

# 117 [responses](#)

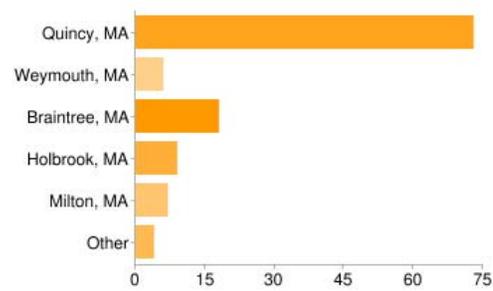
## Summary [See complete responses](#)

I am responding to this survey primarily as:



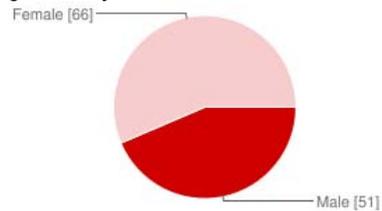
Tenant	47	40%
Homeowner	66	56%
Other	4	3%

Which Community do you represent?



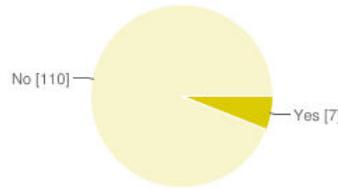
Quincy, MA	73	62%
Weymouth, MA	6	5%
Braintree, MA	18	15%
Holbrook, MA	9	8%
Milton, MA	7	6%
Other	4	3%

What gender are you?



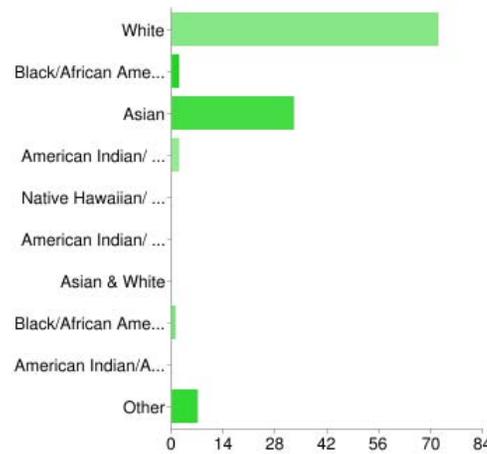
Male	51	44%
Female	66	56%

**Are you Hispanic?**



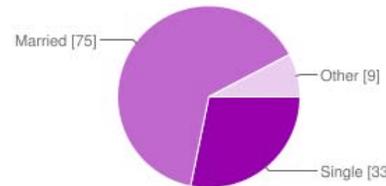
Yes	7	6%
No	110	94%

**Which ethnicity are you?+**



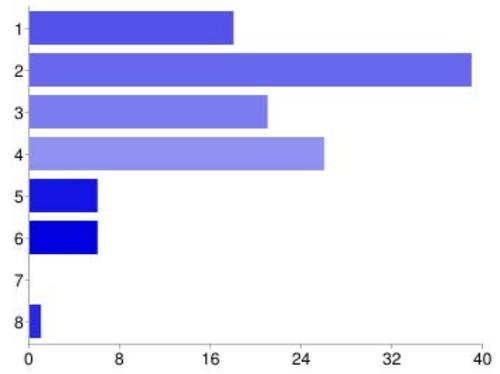
White	72	62%
Black/African American	2	2%
Asian	33	28%
American Indian/ Alaskan Native	2	2%
Native Hawaiian/ Other Pacific Island	0	0%
American Indian/ Alaskan Native & White	0	0%
Asian & White	0	0%
Black/African American & White	1	1%
American Indian/Alaskan Native & Black African American	0	0%
Other	7	6%

**Familiar Status?**



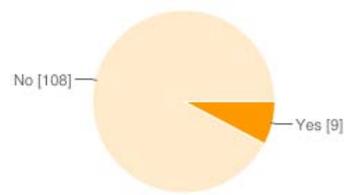
Single	33	28%
Married	75	64%
Other	9	8%

**How many people are in your household?**



1	18	15%
2	39	33%
3	21	18%
4	26	22%
5	6	5%
6	6	5%
7	0	0%
8	1	1%

**Disabled?**



Yes	9	8%
No	108	92%

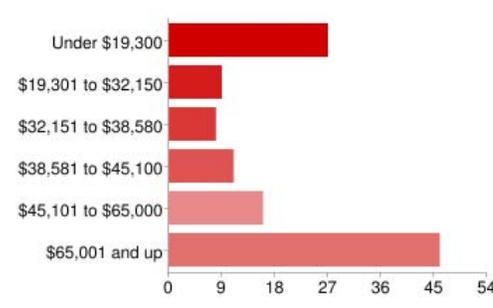
**Nationality?**

italian Irish usa American Italian American Irish American American` US American/caucasian American American American US Irish and Italian American American American US Italian american Irish United States American Amer ...

**Religion?**

catholic RC sucks Christian Catholic Catholic Catholic (non practicing) none none Catholic no Catholic N/A Roman Catholic Catholic Christian none None Protestant Catholic n/a Atheist Buddhist none none Muslim Christian Prote ...

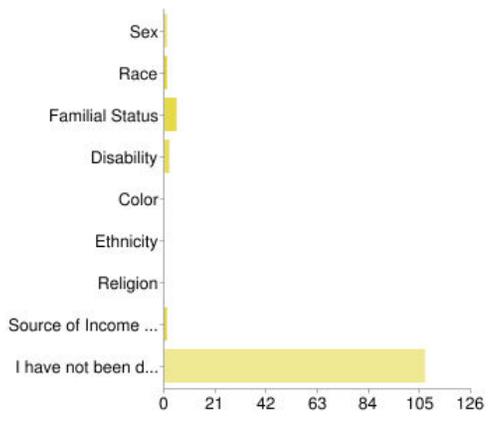
**Which of the following income levels, best represents your gross annual household income?**



Under \$19,300	27	23%
\$19,301 to \$32,150	9	8%
\$32,151 to \$38,580	8	7%
\$38,581 to \$45,100	11	9%
\$45,101 to \$65,000	16	14%
\$65,001 and up	46	39%

**Quincy Consortium Fair Housing Survey - Tenant (Page 2)**

**Have you ever been denied access to housing in your City/Town for any of the following reasons?**

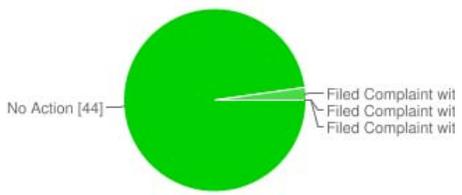


Sex	1	1%
Race	1	1%
Familial Status	5	4%
Disability	2	2%
Color	0	0%
Ethnicity	0	0%
Religion	0	0%
Source of Income (not amount)	1	1%
I have not been denied access	107	91%

**If yes, please briefly describe the situation:**

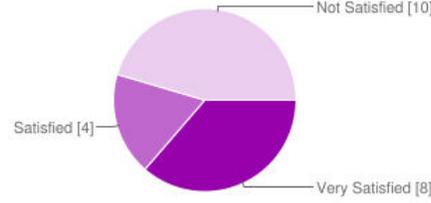
SECTION 8 VOUCHER I was a single mother with one elementary age child. My credit was excellent, I had several positive references from former landlords. I had never been late on rent and had been at my full-time job for 3 years. The house I was renting was owned by a corporation and was being demolished along with 4 other homes. Several landlords refused to consider me because I was single with a child. The director of Protestant Social Services that had offices in Quincy owned rental property but refused to rent to me saying a single mother was simply a bad risk. I finally was rented a small ...

**What action, if any, was taken?**



No Action	44	38%
Filed Complaint with landlord	1	1%
Filed Complaint with government agency	0	0%
Filed Complaint with advocacy group	0	0%

**How satisfied were you with the results?**

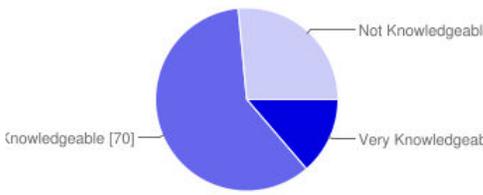


Very Satisfied	<b>8</b>	7%
Satisfied	<b>4</b>	3%
Not Satisfied	<b>10</b>	9%

**Please explain the reason for your satisfaction or dissatisfaction:**

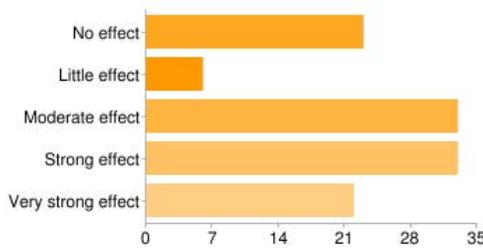
Nothing happened to me IF YOU COMPLAIN YOU ARE DETERMINED TO BE A DIFFICULT PERSON TO DEAL WITH ALSO IT IS ALMOST IMPOSSIBLE TO PROVE IT I felt it was a form of discrimination that we could do nothing about. As soon as a landlord would find out we had children, in some cases, you could see the conversation immediately grind to a halt. In cases where we thought we were going to get the apartment, we would inform the landlord we had children, and they (on more than one occasion) had said it had been rented only a few hours after we left. I know this seems paranoid, but it was apparent to my w ...

**How would you describe your knowledge of fair housing laws?**



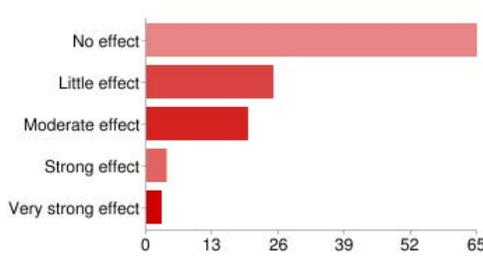
Very Knowledgeable	<b>16</b>	14%
Knowledgeable	<b>70</b>	60%
Not Knowledgeable	<b>31</b>	26%

**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Income**



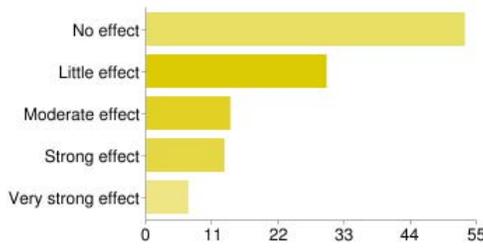
No effect	<b>23</b>	20%
Little effect	<b>6</b>	5%
Moderate effect	<b>33</b>	28%
Strong effect	<b>33</b>	28%
Very strong effect	<b>22</b>	19%

**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Race**



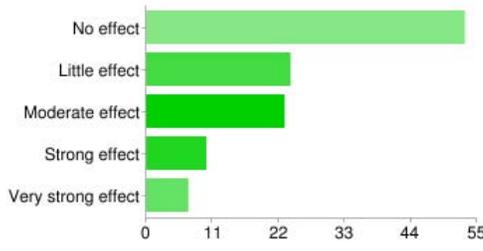
No effect	65	56%
Little effect	25	21%
Moderate effect	20	17%
Strong effect	4	3%
Very strong effect	3	3%

**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Household with Children**



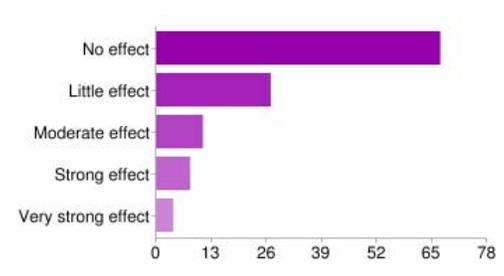
No effect	53	45%
Little effect	30	26%
Moderate effect	14	12%
Strong effect	13	11%
Very strong effect	7	6%

**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Disability**



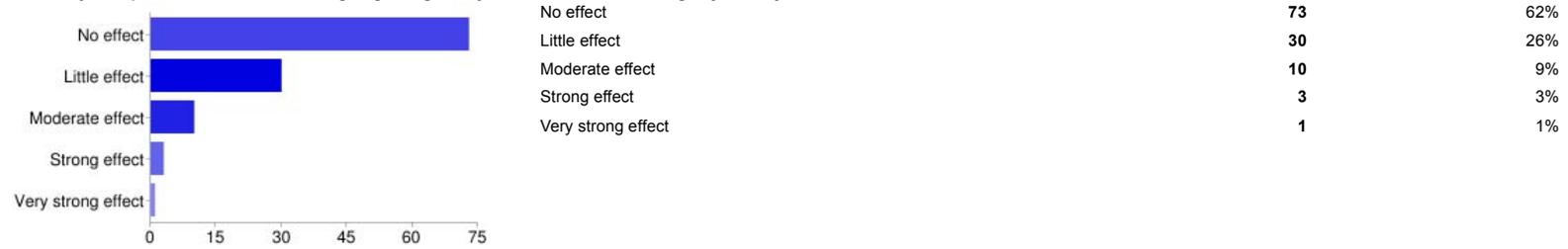
No effect	53	45%
Little effect	24	21%
Moderate effect	23	20%
Strong effect	10	9%
Very strong effect	7	6%

**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Nationality**

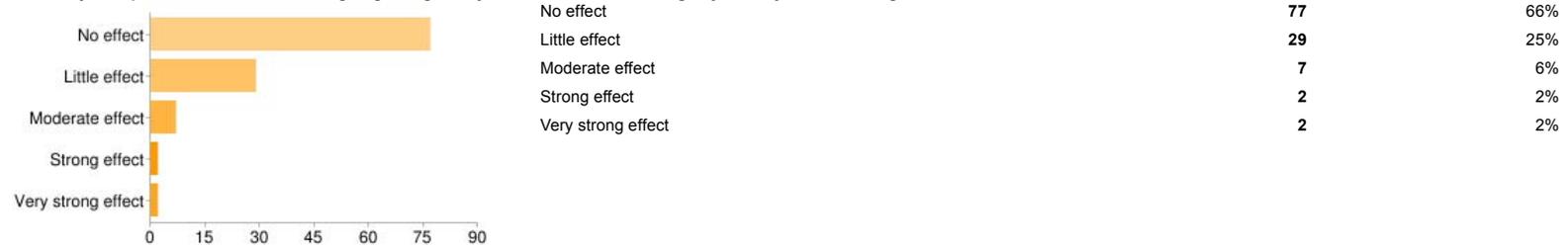


No effect	67	57%
Little effect	27	23%
Moderate effect	11	9%
Strong effect	8	7%
Very strong effect	4	3%

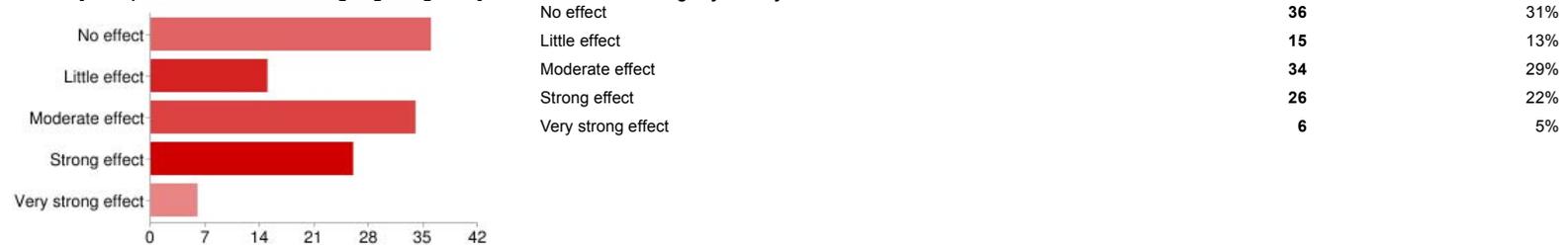
**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Gender**



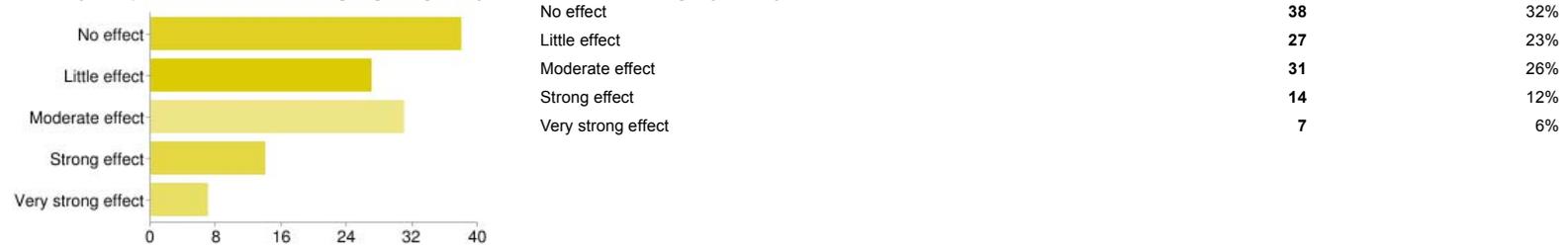
**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Religion**



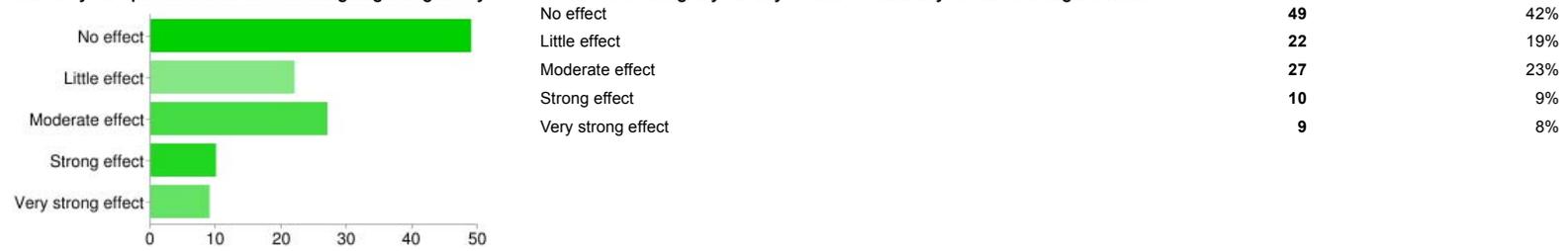
**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Loan Practices**



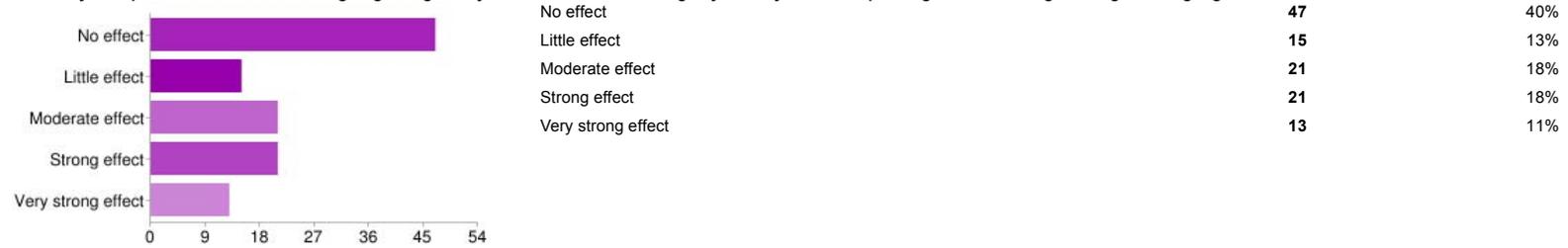
**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Real Estate Practices**



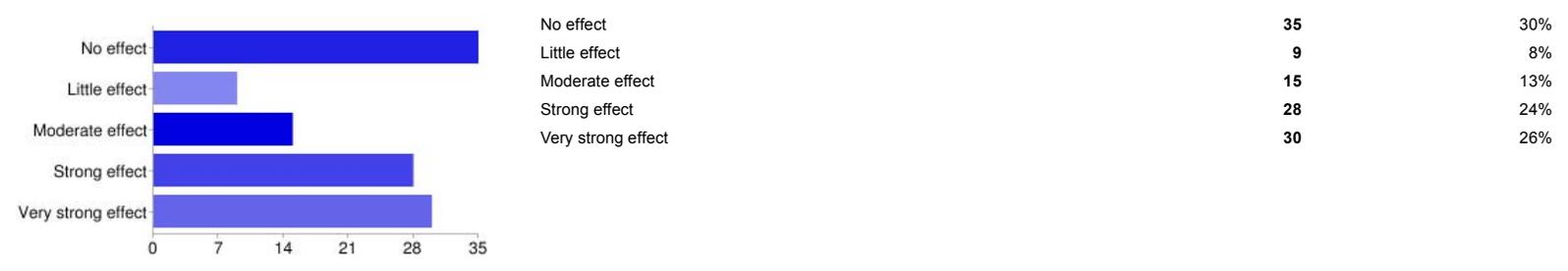
**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Availability of Fair Housing Information**



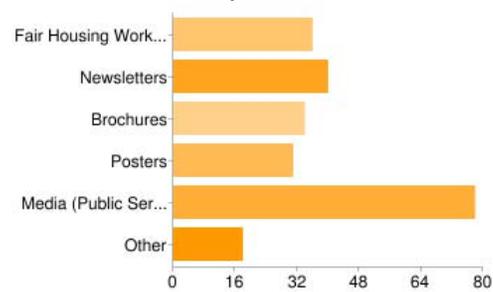
**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Speaking/Understanding the English Language**



**Indicate your opinion of how the following might negatively effect access to housing in your City/ Town. - Housing Affordability**



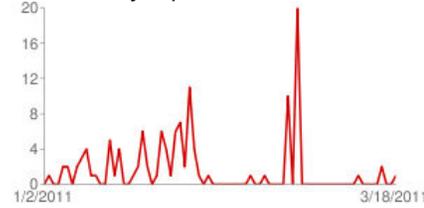
**Which tools should our City/ Town use to raise awareness about Fair Housing laws?**



Fair Housing Workshops/Seminars	<b>36</b>	31%
Newsletters	<b>40</b>	34%
Brochures	<b>34</b>	29%
Posters	<b>31</b>	26%
Media (Public Service Announcements, newspapers, etc.)	<b>78</b>	67%
Other	<b>18</b>	15%

People may select more than one checkbox, so percentages may add up to more than 100%.

**Number of daily responses**



# 39 [responses](#)

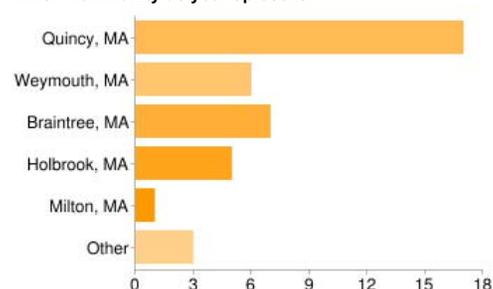
## Summary [See complete responses](#)

### I am responding to this survey primarily as a:



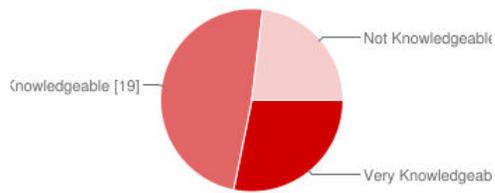
Role	Count	Percentage
Homeless Shelter Rep.	2	5%
Non-Profit Agency	13	33%
Landlord	1	3%
Property Manager	1	3%
Mortgage/ Banking Professional	1	3%
Realtor/Sales Agent	12	31%
Fair Housing Advocate	2	5%
Other	7	18%

### Which Community do you represent?



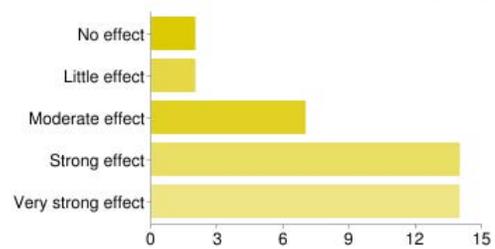
Community	Count	Percentage
Quincy, MA	17	44%
Weymouth, MA	6	15%
Braintree, MA	7	18%
Holbrook, MA	5	13%
Milton, MA	1	3%
Other	3	8%

### How would you describe your knowledge of fair housing laws?



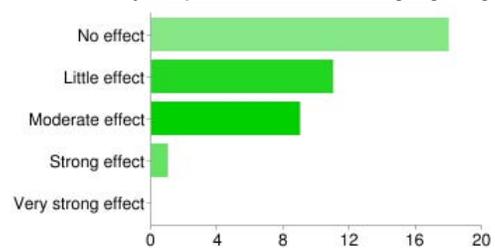
Very Knowledgeable	11	28%
Knowledgeable	19	49%
Not Knowledgeable	9	23%

**Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Income**



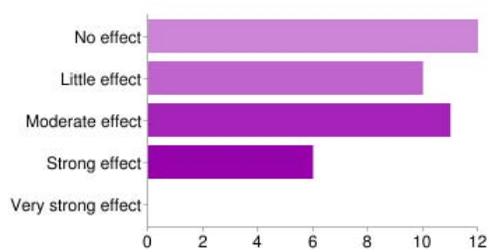
No effect	2	5%
Little effect	2	5%
Moderate effect	7	18%
Strong effect	14	36%
Very strong effect	14	36%

**Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Race**



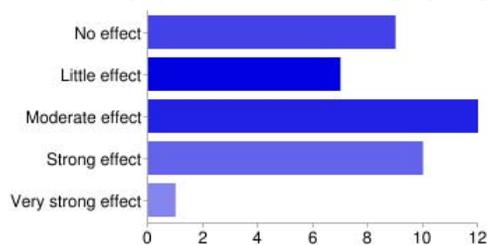
No effect	18	46%
Little effect	11	28%
Moderate effect	9	23%
Strong effect	1	3%
Very strong effect	0	0%

**Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Household with Children**



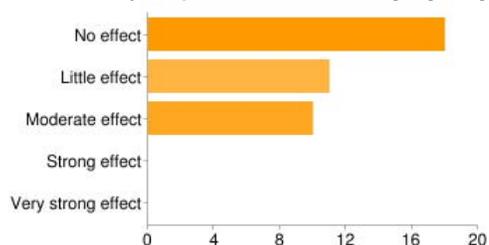
No effect	12	31%
Little effect	10	26%
Moderate effect	11	28%
Strong effect	6	15%
Very strong effect	0	0%

**Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Disability**



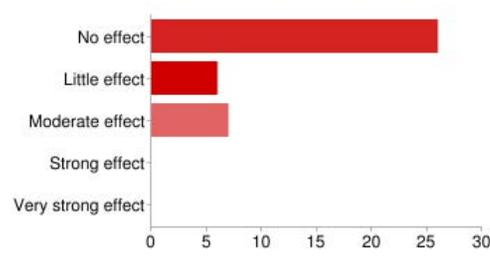
No effect	9	23%
Little effect	7	18%
Moderate effect	12	31%
Strong effect	10	26%
Very strong effect	1	3%

**Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Nationality**



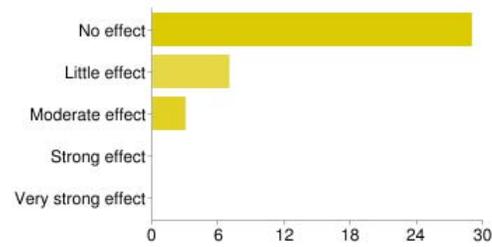
No effect	18	46%
Little effect	11	28%
Moderate effect	10	26%
Strong effect	0	0%
Very strong effect	0	0%

**Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Gender**



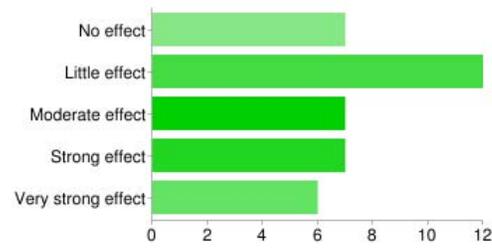
No effect	26	67%
Little effect	6	15%
Moderate effect	7	18%
Strong effect	0	0%
Very strong effect	0	0%

**Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Religion**



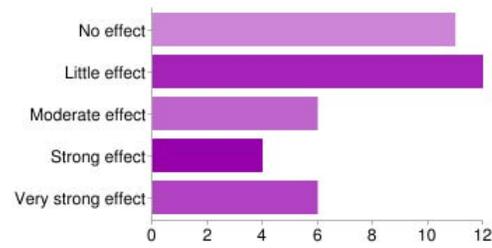
No effect	29	74%
Little effect	7	18%
Moderate effect	3	8%
Strong effect	0	0%
Very strong effect	0	0%

**Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Loan practices**



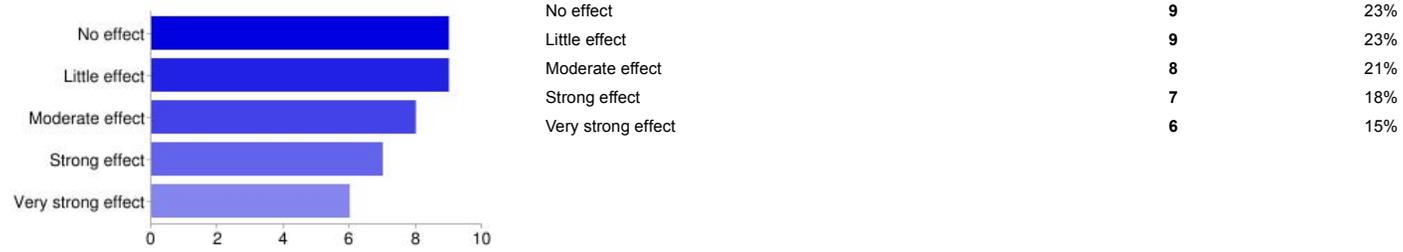
No effect	7	18%
Little effect	12	31%
Moderate effect	7	18%
Strong effect	7	18%
Very strong effect	6	15%

**Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Real estate practices**

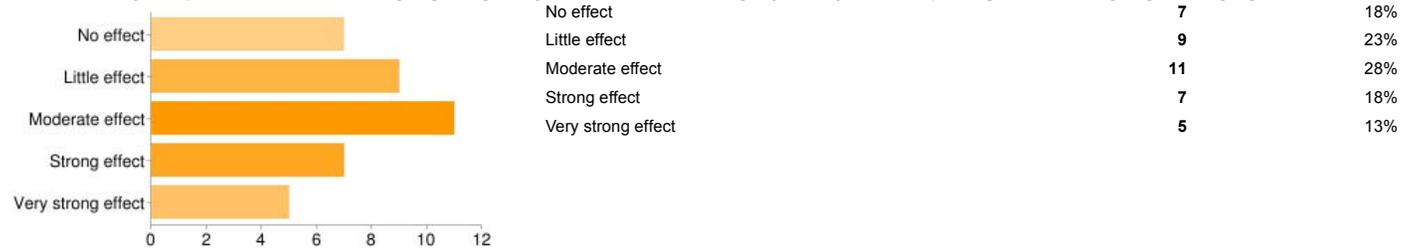


No effect	11	28%
Little effect	12	31%
Moderate effect	6	15%
Strong effect	4	10%
Very strong effect	6	15%

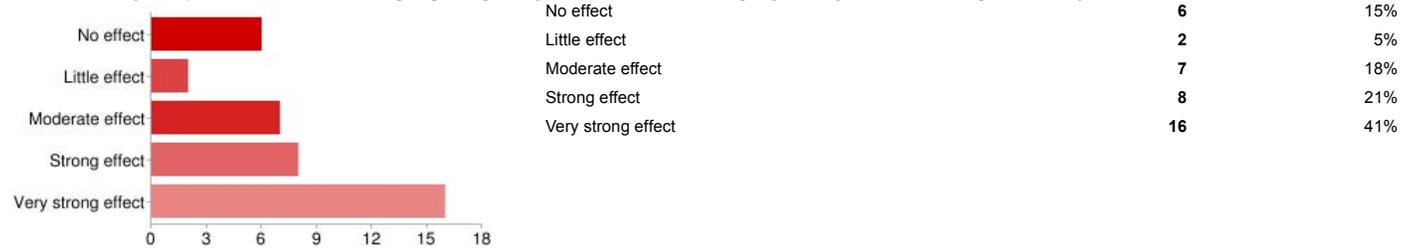
Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Availability of fair housing information



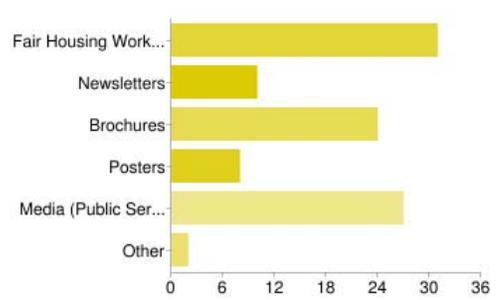
Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Speaking/Understanding English Language



Indicate below your opinion of how the following might negatively effect access to housing in your City/ Town. - Housing affordability



Which tools should your City/ Town use to raise awareness about Fair Housing laws?



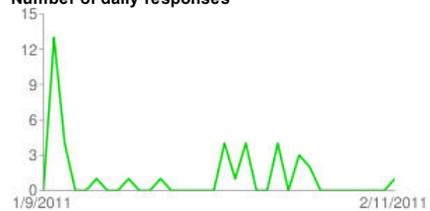
Fair Housing Workshops/Seminars	<b>31</b>	79%
Newsletters	<b>10</b>	26%
Brochures	<b>24</b>	62%
Posters	<b>8</b>	21%
Media (Public Service Announcements, newspapers, etc.)	<b>27</b>	69%
Other	<b>2</b>	5%

**Please provide comments or suggestions beneficial to us in furthering fair housing in our community.**

In general, access to housing in Quincy is unencumbered by the factors mentioned in this survey. beneficial. Additionally, providing local real estate agencies with informational materials would also be a big help. their continuing education requirements are aware of the fair housing laws, but a lot of homeowners simply don't realize how it works; for instance a big issue is lead paint and people think that if they ha ...

I believe partnering with local realtors to provide informational seminars would be very beneficial. I think you need to get the info directly to multi-family homeowners, most Realtors thru

**Number of daily responses**



## **Appendix “D”**

### **CDBG & HOME Monitoring Plans**

## **CDBG PUBLIC SERVICE SUBRECIPIENTS MONITORING PLAN**

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The Department of Planning and Community Development (PCD) will monitor all CDBG public service Subrecipients on a regular basis (once every one to two years) to assure compliance with applicable HUD regulations 24 CFR 92.504, Federal requirements and program agreements.

### **OBJECTIVES**

- To determine if a subrecipient is carrying out its community development program, and its individual activities, as described in the application for CDBG assistance and the Subrecipient Agreement.
- To determine if the Subrecipient is carrying out its activities in a timely manner, in accordance with the schedule included in the agreement.
- To determine if the Subrecipient is charging costs to the project which are eligible under applicable laws and CDBG regulations, and reasonable in light of the services or products delivered.
- To determine if a Subrecipient is conducting its activities with adequate control over program and financial performance, and in a way that minimizes opportunities for waste, mismanagement, fraud, and abuse.
- To assess if the Subrecipient has continuing capacity to carry out the approved project, as well as other grants for which it may apply.
- To identify potential problem areas and to assist the Subrecipient in complying with applicable laws and regulations.
- To assist Subrecipients in resolving compliance problems through discussion, negotiation, and the provision of technical assistance and training.
- To provide adequate follow-up measures to ensure that performance and compliance deficiencies are corrected by Subrecipients, and not repeated.
- To comply with federal monitoring requirements of 24 CFR 570.501 (b) and 24 CFR 85.40.
- To determine if any conflicts of interest exist in the operation of the CDBG program, per 24 CFR 570.611
- To ensure that required records are maintained to demonstrate compliance with applicable regulations.

### **NOTIFICATION**

Written notification of monitoring will be sent to agency directors or chairpersons a minimum of 2 weeks prior to monitoring. Written notification to agencies will outline areas to be monitored and will indicate what specific records must be made available for review. Review of written agreements and performance will be based on the monitoring checklist.

## **MONITORING REPORTS**

Monitoring reports will be prepared by the PCD staff and they will be reviewed by PCD staff and Directors prior to release to agencies. Reports will consist of the following elements:

- Specific identification of all findings and concerns regarding compliance
- Recommended actions to correct deficiencies
- Timeline for response and resolution

Agencies that fail to address the findings within the specified time period will be notified in writing of possible sanctions.

**QUINCY CONSORTIUM  
HOME MONITORING  
PLAN**

**NOVEMBER 20, 2008**

# **QUINCY CONSORTIUM HOME PROGRAM MONITORING PLAN FOR CHDO'S, SUB-RECIPIENTS AND CONTRACTORS**

## **GENERAL INFORMATION**

Effective July 1, 2009, The Quincy HOME Consortium will consist of the Towns of Weymouth, Braintree, Holbrook, Milton known as "Members" and the City of Quincy will be know as the "Representative Member" of the Consortium. Member communities will be consider sub-recipients and the City of Quincy through the Quincy Department of Planning and Community Development (PCD) will act as the lead agency being the representative member. Therefore PCD will monitor all CHDOs, Sub-Recipients, Contractors and HOME assisted projects to assure compliance with applicable HUD regulations 24 CFR 92.504, federal requirements and program written agreements.

PCD staff will conduct at a minimum a desk monitoring on an annual basis of each member community, and an on-site monitoring will be conducted every three years, or sooner if necessary. PCD will require that all members utilize a PCD approved timesheet, and will require this document be submitted before any administrative funds are disbursed. PCD will review the timesheets for accuracy. Also PCD will require that all members as sub-recipients submit its A133 audit report within 30 days after receipt of the auditor's report but not longer than nine months after the end of the auditor period to the City of Quincy.

Each member will be responsible for ensuring that its allocation for each funding year is fully committed within 24 months of HUD's execution of that funding year's grant agreement. If a member has not committed their funds within 18 months after the HUD grant execution date, the Consortium Council upon review may reallocate those funds and if any member is not able to expend all of its portion of the HOME funding for any funding year within the five year period, it shall lose an amount in the next funding year equal to the amount lost to the Consortium (See Quincy HOME Consortium Program Administration Guidelines dated May 14, 2008).

In addition to the representative member's monitoring, an annual monitoring will be conducted by each member community for the projects funded in their respective communities. PCD will require that each member community as a sub-recipient review all activities started/completed in their communities for the fiscal year being monitored and complete a report within 90 days after the close of the fiscal year. The report shall be submitted to PCD immediately thereafter. Quincy will maintain a master monitoring information file at the Quincy City Hall office of Planning and Community Development (PCD).

## **TIMING & NOTIFICATION**

The Consortium, through the Quincy PCD will conduct monitoring of sub-recipient communities and projects receiving HOME assistance in accordance with an established annual schedule. Written notification of monitoring will be sent to agency directors or chairpersons a minimum of 2 weeks prior to monitoring. Generally, monitoring will be conducted within two months of

HOME federal program year completion. Agencies or programs determined to have a high-risk assessment may be monitored more frequently.

### **RISK ASSESSMENT**

Prior to monitoring, the consortium will complete a “Risk Assessment” utilizing a scoring format that reviews performance and capacity, program complexity, recent problems and previous monitoring reports. PCD staff will determine addition-monitoring requirements for high-risk projects and agencies.

### **GENERAL/ADMINISTRATIVE MONITORING**

General/administrative monitoring will cover the following areas:

- Compliance and performance under program written agreements
- Compliance with OMB circulars, and applicable uniform administrative requirements
- Compliance with regulations pertaining to Environmental Review, Fair Housing, Lead Based Paint, Uniform Relocation Act, Affirmative Action, Flood Hazard and other federal requirements
- Compliance with HUD CPD Notice 03-09 regarding the development and implementation of a performance measurement system.
- Review of financial records and individual project records

Written notification to agencies will outline areas and projects to be monitored and will indicate specific records to be made available for review, appropriate staff required for interview and the anticipated length of the monitoring session.

Review of written agreements and performance will be based on Written Agreement Monitoring checklist.

### **RENTAL PROJECT MONITORING**

#### **Occupancy and Rental Compliance**

The consortium will review project rental and occupancy requirements to assure compliance with HOME regulations 24 CFR 92.252. On an annual basis, the members of the consortium will notify all HOME assisted rental property managers and applicable agencies in their communities of the following standards:

- Maximum affordable HOME rents and utility adjustments (Max. Rent and Utility Standards)
- Maximum income guidelines (Tenant Income Limits)
- Agencies must provide project occupancy and rental information (Unit Status Report)
- Affirmative Marketing, Tenant Selection and Lease Compliance (See checklist).

(The consortium will utilize the above-mentioned checklist for ongoing monitoring of rental and occupancy requirements.)

### **Tenant Selection and Affirmative Action**

Agencies policies and records will be reviewed for compliance with 24 CFR 92. 253.

### **Tenant Eligibility**

Tenant files will be reviewed to insure income eligibility. Tenant eligibility certifications must be completed on Tenant(s) Affidavit Form. Consortium members will conduct reviews for compliance with 24CFR 92.203.

### **Minimum Housing Quality Standards**

All HOME assisted rental housing will be inspected to determine compliance with 24CFR 92.251 minimum property standards in accordance with the following schedule:

<b><u>Number of HOME Assisted Units</u></b>	<b><u>Frequency of On-Site Inspections</u></b>
4-25	Every 2 years
1-4	Every 3 years
26+ Every Year	

Each member community will notify the representative member how and by whom inspections will be conducted in their community; and a copy of the final inspection report being forwarded to PCD. Housing Quality Standards compliance status will be documented on HQS form.

### **MONITORING REPORTS**

PCD staff will prepare monitoring reports within sixty (60) days of completion of monitoring activity. The Community Development Director prior to release to agencies will review written reports. Reports will consist of the following elements:

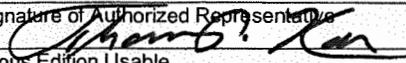
- Specific identification of all findings and concerns regarding compliance
- Recommended actions to correct deficiencies
- Timeline for response and resolution

Agencies that fail to address the findings within the specified time period will be notified in writing of possible sanctions.

## **25. SF 424 & Certifications**

**APPLICATION FOR FEDERAL ASSISTANCE**

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	<b>2. DATE SUBMITTED</b>	Applicant Identifier
			<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
			<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier
<b>5. APPLICANT INFORMATION</b>				
Legal Name: City of Quincy, Massachusetts		Organizational Unit: Department: Department of Planning and Community Development		
Organizational DUNS: 079532107		Division:		
<b>Address:</b> Street: 1305 Hancock Street		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b>		
City: Quincy		Prefix: Mr.	First Name: Dennis	
County: Norfolk		Middle Name E.		
State: MA		Last Name Harrington		
Zip Code 02169	Suffix:			
Country: USA		Email: dharrington@quincyma.gov		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 4 6 - 0 0 1 1 4 0 9		Phone Number (give area code) 617-376-1362	Fax Number (give area code) 617-376-1097	
<b>8. TYPE OF APPLICATION:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) C Other (specify)		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> TITLE (Name of Program): COMMUNITY DEVELOPMENT BLOCK GRANT 1 4 - 2 1 8		<b>9. NAME OF FEDERAL AGENCY:</b> U.S. Dept. of Housing and Community Development		
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> City of Quincy, MA		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> Community Development Block Grant Programs; Housing; Community Development; Economic Development		
<b>13. PROPOSED PROJECT</b> Start Date: 07-01-2011		Ending Date: 06-30-2012	<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant 10	
<b>15. ESTIMATED FUNDING:</b>		b. Project 10		
a. Federal	\$	1,893,136	16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS? a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	\$		b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
c. State	\$		<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b> <input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
d. Local	\$			
e. Other Est. Leveraged Amount	\$	3,190,504		
f. Program Income	\$	216,015		
g. TOTAL	\$	5,299,655		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>				
a. Authorized Representative				
Prefix Hon.	First Name Thomas		Middle Name P.	
Last Name Koch	Suffix			
b. Title Mayor of Quincy, MA	c. Telephone Number (give area code) 617-376-1990		e. Date Signed 7/25/2011	
d. Signature of Authorized Representative 				

APPLICATION FOR FEDERAL ASSISTANCE

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED	Applicant Identifier
Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION		Organizational Unit:	
Legal Name: City of Quincy, Massachusetts		Department: Department of Planning and Community Development	
Organizational DUNS: 079532107		Division:	
Address: Street: 1305 Hancock Street		Name and telephone number of person to be contacted on matters involving this application (give area code)	
City: Quincy		Prefix: Mr.	First Name: Dennis
County: Norfolk		Middle Name E.	
State: MA		Last Name Harrington	
Zip Code 02169	Suffix:		
Country: USA		Email: dharrington@ci.quincy.ma.us	

6. EMPLOYER IDENTIFICATION NUMBER (EIN): 4 6 - 0 0 1 1 4 0 9		Phone Number (give area code) 617-376-1363	Fax Number (give area code) 617-376-1097
-----------------------------------------------------------------	--	-----------------------------------------------	---------------------------------------------

8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>		7. TYPE OF APPLICANT: (See back of form for Application Types) C Other (specify)
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	----------------------------------------------------------------------------------------

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): HOME PROGRAM 1 4 - 2 3 9		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Home Program: Housing Programs and Projects; Quincy HOME Consortium (includes Quincy, Weymouth, Braintree, Holbrook, and Milton)	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Quincy, MA		9. NAME OF FEDERAL AGENCY:	

13. PROPOSED PROJECT Start Date: 07-01-2011    Ending Date: 06-30-2012		14. CONGRESSIONAL DISTRICTS OF: a. Applicant 10    b. Project 10	
---------------------------------------------------------------------------	--	---------------------------------------------------------------------	--

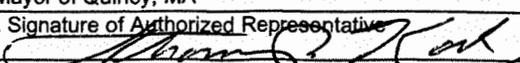
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal	\$ 872,842 <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	\$ <sup>00</sup>	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
c. State	\$ <sup>00</sup>	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
d. Local	\$ <sup>00</sup>	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
e. Other Est. Leveraged Amount	\$ 3,760,240 <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
f. Program Income	\$ 47,500 <sup>00</sup>		
g. TOTAL	\$ 4,680,539 <sup>00</sup>		

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative			
Prefix Hon.	First Name Thomas	Middle Name P.	
Last Name Koch		Suffix	
b. Title Mayor of Quincy, MA		c. Telephone Number (give area code) 617-376-1990	
d. Signature of Authorized Representative		e. Date Signed 7/25/2011	

**APPLICATION FOR FEDERAL ASSISTANCE**

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b>	Applicant Identifier
<input type="checkbox"/> Construction	<input type="checkbox"/> Pre-application	<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
<input checked="" type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction	<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier
<input type="checkbox"/> Non-Construction	<input type="checkbox"/> Pre-application		
<b>5. APPLICANT INFORMATION</b>			
Legal Name: City of Quincy, Massachusetts		<b>Organizational Unit:</b> Department: Department of Planning and Community Development	
Organizational DUNS: 079532107		Division:	
<b>Address:</b> Street: 1305 Hancock Street		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b>	
City: Quincy		Prefix: Mr.	First Name: Dennis
County: Norfolk		Middle Name E.	
State: MA		Last Name Harrington	
Zip Code 02169	Suffix:		
Country: USA		Email: dharrington@quincyma.gov	
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 46-0011409		Phone Number (give area code) 617-376-1362	Fax Number (give area code) 617-376-1097
<b>8. TYPE OF APPLICATION:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) C Other (specify)	
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> TITLE (Name of Program): EMERGENCY SHELTER GRANT 14-231		<b>9. NAME OF FEDERAL AGENCY:</b> U.S. Dept. of Housing and Urban Development	
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> City of Quincy, MA		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> Emergency Shelter Grant	
<b>13. PROPOSED PROJECT</b> Start Date: 07-01-2011		<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant 10	
Ending Date: 06-30-2012		b. Project 10	
<b>15. ESTIMATED FUNDING:</b>		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>	
a. Federal	\$ 90,686.00	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	\$ .00	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
c. State	\$ .00	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
d. Local	\$ .00	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>	
e. Other Est. Leveraged Amount	\$ 1,071,247.00	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
f. Program Income	\$ .00		
g. TOTAL	\$ 1,161,933.00		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>			
<b>a. Authorized Representative</b>			
Prefix Hon.	First Name Thomas	Middle Name P.	
Last Name Koch		Suffix	
b. Title Mayor of Quincy, MA		c. Telephone Number (give area code) 617-376-1990	
d. Signature of Authorized Representative 		e. Date Signed 6/17/14	

## CERTIFICATIONS

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

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

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

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

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
  - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

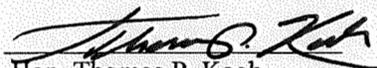
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

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

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

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

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

  
Hon. Thomas P. Koch

5/25/11  
Date

Mayor of Quincy, MA  
Title

## **Specific CDBG Certifications**

The Entitlement Community certifies that:

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

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

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

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

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

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

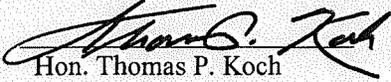
**Excessive Force** -- It has adopted and is enforcing:

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

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

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

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

  
Hon. Thomas P. Koch

5/25/11  
Date

Mayor of Quincy, MA  
Title

**OPTIONAL CERTIFICATION (N/A)  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

N/A  
Signature/Authorized Official

N/A  
Date

N/A  
Title

**Specific HOME Certifications**

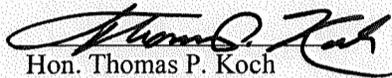
The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

  
Hon. Thomas P. Koch

5/25/14  
Date

Mayor of Quincy, MA  
Title

## ESG Certifications

The Emergency Shelter Grantee certifies that:

**Major rehabilitation/conversion** -- It will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for rehabilitation (other than major rehabilitation or conversion), the applicant will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

**Essential Services and Operating Costs** -- Where assistance involves essential services or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

**Renovation** -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance.

**Matching Funds** -- It will obtain matching amounts required under 24 CFR 576.51.

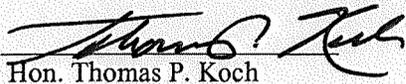
**Confidentiality** -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

**Consolidated Plan** -- It is following a current HUD-approved Consolidated Plan or CHAS.

**Discharge Policy** ---- It has established a policy for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.

**HMIS** -- It will comply with HUD's standards for participation in a local Homeless Management Information System and the collection and reporting of client-level information.

  
Hon. Thomas P. Koch

5/25/11  
Date

\_\_\_\_\_  
Mayor of Quincy, MA

**HOPWA Certifications (N/A)**

The HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

N/A  
Signature/Authorized Official

N/A  
Date

N/A  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)  
1305 Hancock Street, Quincy, MA 02169

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Check \_\_\_ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).