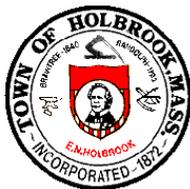


City of Quincy, Massachusetts
 and the
Quincy HOME Consortium
(South Shore HOME Consortium)

FY 2013-2014
Action Plan
for
 Community Development, Housing, Homelessness
 and Special Needs



Executive Summary

ES-05 Executive Summary

1. Introduction

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, 2013 and ending June 30, 2014. The proposed activities will be funded by the U.S. Department of Housing and Urban Development (HUD), under the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Emergency Solutions Grant (ESG) programs. This annual action plan also illustrates the proposed activities, which will be funded under the McKinney-Vento (HEARTH) Continuum of Care Homeless Assistance Program over this Program Year.

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

Consolidated funds for the 2013-2014 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

Projects will be funded in the 2013-2014 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.

Create Decent Housing

Projects will be funded in the 2013-2014 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 and first time homebuyer programs) will directly benefit both individuals and households.

Provide Economic Opportunities

Projects will be funded in the 2013-2014 program year, with goals to provide economic opportunity through new or improved accessibility, affordability, or sustainability.

3. 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 will continue this practice in order to evaluate past performance.

4. Summary of citizen participation process and consultation process

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.

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 of the 5 year strategic plan.

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.

5. Summary of public comments

There were no Citizen Comments or Views on the Plan.

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

There were no Citizen Comments or Views on the Plan.

7. Summary

PR-05 Lead & Responsible Agencies

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	QUINCY	

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Sean Glennon, Community Development Director, City of Quincy Department of Planning and Community Development, 1305 Hancock Street, Quincy, MA 02169. Phone 617-376-1167; TYY/TDD 617-376-1375

AP-10 Consultation

1. Introduction

A number of methods were employed to consult with Quincy residents, non-profit organizations and agencies, and members of the business community through focus groups, round tables, surveys, and public hearings, for the Consolidated Plan.

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.

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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.

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

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, 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 2000 Collaborative - an arm of the Quincy Chamber of Commerce (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.

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

The city has made the transition from the “Shelter” program to the “Solutions” program through a thorough consultation with the local CoC, and through a Request for Proposals process for program year funding.

Consultation with CoC

The Quincy/Weymouth Continuum of Care (CoC) was consulted in a variety of ways. The list of components and eligible activities was released to the CoC on February 9, 2012. A CoC meeting was held on February 28, 2012 to discuss the components and activities and to determine allocation of ESG funds for those eligible activities. Overall, the CoC agreed that, of the 5 components of ESG (Street Outreach; Emergency Shelter; Homelessness Prevention; Rapid Re-Housing; and HMIS), only Street Outreach should NOT be considered for funding during the Request for Proposals (RFP) process.

As for the RFP process, the RFP package consisted of a brief description of the program, grant amounts, requirements, selection criteria and the process, information about the public hearing, and a proposal form. The RFP was e-mailed directly to members of the CoC, and a public notice of the RFP and public hearing was placed in The Patriot Ledger, and citizens were given not less than 30 days to comment on the plan.

The three eligible program components that will be utilized in this program year are Emergency Shelter; Homelessness Prevention; and Administration. No more than 60% of the ESG allocation will be used for Emergency Shelter, and no more than 7.5% will be used for Administration, per federal requirements.

Emergency shelter for individuals will be provided by Father Bills & MainSpring, at one site in Quincy, located on Broad Street, 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.

Homelessness Prevention activities will be carried out as allowed under the federal program notice. Under this program, households will be eligible for up to \$4,000 in homeless prevention assistance. The funds will be distributed on a case-by-case basis. Each member agency of the local ESG collaborative will complete an assessment and determine participant eligibility based on these criteria. Quincy Community Action Programs will serve as the coordinating agency, so all paperwork will then be forwarded there for review. This will ensure that households do not access funds from more than one agency.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

N/A

2. Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?
Father Bills & MainSpring	Services-homeless	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
QUINCY COMMUNITY ACTION PROGRAMS	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic	Housing Need Assessment Homeless Needs - Families with children Economic Development Anti-poverty Strategy

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?
	Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Neighborhood Organization	
Quincy After School Child Care, Inc.	Services-Children	Anti-poverty Strategy
INTERFAITH SOCIAL SERVICES	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment	Anti-poverty Strategy
South Shore YMCA	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment	Anti-poverty Strategy
MANET COMMUNITY HEALTH CENTER	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Health Agency	Anti-poverty Strategy

Table 2 – Agencies, groups, organizations who participated

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination

Interfaith Social Services is a collaborative partner for issues related to mental health counseling, access to healthy food, and other anti-poverty strategies including career wardrobe assistance.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Quincy	Actions taken by the CoC go hand in hand with the Strategic Plan's goals to prevent/end homelessness, and to provide rapid re-housing and permanent supportive housing. The CoC focuses on McKinney-Vento (HEARTH) Homelessness Assistance funds as a way to leverage CDBG, HOME, and ESG funds.

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation

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

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
Public Meeting	Non-targeted/broad community	First public meeting held 1-9-2013 at the Thomas Crane Public Library. Nine (9) agencies in attendance. All gave a summary of their proposed projects, as well as a summary of the implications if funding were not to be received.	No comments received on the CAPER or Action Plan. All comments made were specific to individual agency programs.	N/A	
Newspaper Ad	Non-targeted/broad community	Ad published in The Patriot Ledger on 12-14-2012. No response to ad. Attendance at public meetings is indicated below.	No comments received from ad.	N/A.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources

Introduction

The City of Quincy and Quincy HOME Consortium will received the following funds during the program year. The city will receive an increase of 2.6% in CDBG; a decrease of 23.6% in ESG; and the Consortium will receive a decrease of 1.4% in HOME.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing	1,762,855	153,437	0	1,916,292	0	These funds will leverage an estimated \$3,326,131 in additional funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Public Improvements Public Services						
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	654,173	47,450	0	701,623	0	These funds will leverage an estimated \$4,273,000 in additional funds.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter	125,315	0	0	125,315	0	These funds will leverage over \$8.6 million in additional resources from both subrecipients combined.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing						
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Admin and Planning Housing Services	3,482,474	0	0	3,482,474	0	These funds were awarded in March 2013 and May 2013. The first awarded consisted of renewal Supportive Housing and Shelter Plus Care projects under Tier 1. The second award consisted of the renewal Supportive Housing project that was placed in Tier 2.

Table 1 - Expected Resources – Priority Table

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

Federal funds are used by subrecipients who then apply for additional grant funds from other federal and state government resources, as well as from private foundations. Without being able to use CDBG, HOME, ESG, and McKinney funds as matching resources, these subrecipients would not be able to leverage the additional resources necessary to accomplish their respective missions. Matching requirements under HUD CPD programs will be satisfied through monitoring of subrecipients.

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

There are several pieces of land and property that are owned by the city that will be used to address the needs identified in the plan. These properties include the Germantown Neighborhood Center, the Ward 2 Community Center, the Ward 4 Community Center, the North Quincy Community Center, the Squantum Community Center, and the Kennedy Center. All of these centers host public services programs, which address the public services needs identified in the plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Rental Housing Objectives	2013	2014	Affordable Housing		Rental Housing Objectives	CDBG: \$76,122 HOME: \$375,716	Rental units constructed: 3 Household Housing Unit Rental units rehabilitated: 27 Household Housing Unit
Owner Housing Objectives - Asst for Homeownership	2013	2014	Affordable Housing		Owner Housing Objectives - Asst for Homeowne	HOME: \$88,834	Direct Financial Assistance to Homebuyers: 96 Households Assisted
Owner Housing Objectives - Acq, Production, Rehab	2013	2014	Affordable Housing		Owner Housing Objectives - Acq, Production, Rehab	HOME: \$88,834	Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit
Homeless Objectives - Permanent Housing	2013	2014	Homeless		Homeless Objectives - Permanent Housing	Competitive McKinney-Vento Homeless Assistance Act: \$3,394,317	Housing for Homeless added: 187 Household Housing Unit
Homeless Objectives - Emergency &	2013	2014	Homeless		Homeless Objectives - Emergency &	CDBG: \$13,125 ESG: \$125,315	Overnight/Emergency Shelter/Transitional Housing Beds added: 90 Beds

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Veterans					Veterans		Housing for Homeless added: 8 Household Housing Unit
Homeless Objectives - Employment Initiative	2013	2014	Homeless		Homeless Objectives - Employment Initiative	Competitive McKinney-Vento Homeless Assistance Act: \$88,157	Jobs created/retained: 30 Jobs
Infrastructure Improvements	2013	2014	Non-Housing Community Development		Infrastructure	CDBG: \$105,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
Public Facilities	2013	2014	Non-Housing Community Development		Public Facilities	CDBG: \$30,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 982 Persons Assisted
Public Services	2013	2014	Non-Housing Community Development		Public Services	CDBG: \$292,367	Public service activities other than Low/Moderate Income Housing Benefit: 10339 Persons Assisted
Economic Development	2013	2014	Non-Housing Community Development		Economic Development	CDBG: \$30,000	Businesses assisted: 4 Businesses Assisted
Code Enforcement	2013	2014	Code Enforcement		Code Enforcement	CDBG: \$62,578	Housing Code Enforcement/Foreclosed Property Care: 110 Household Housing Unit

Table 2 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide

affordable housing as defined by HOME 91.215(b)

We estimate providing affordable housing to 46 households during the program year. 10 of which will be renter households (assisted by production of new units or rehab of existing units); and 36 will be homeowner units (assisted by production of new units; rehab of existing units; or homebuyer assistance).

Projects

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Public Services		Public Services	Public Services	CDBG: \$292,367
Code Enforcement		Code Enforcement	Code Enforcement	CDBG: \$62,578
Public Facilities		Public Facilities	Public Facilities	CDBG: \$30,000
Neighborhood Public Improvements / Infrastructure		Infrastructure Improvements	Infrastructure	CDBG: \$100,000
Business District Revitalization		Infrastructure Improvements	Infrastructure	CDBG: \$5,000
Q2000 Economic Development		Economic Development	Economic Development	CDBG: \$84,562
Planning & Administration		Rental Housing Objectives Owner Housing Objectives - Asst for Homeownership Owner Housing Objectives - Acq, Production, Rehab Homeless Objectives - Permanent Housing Homeless Objectives - Emergency & Veterans Homeless Objectives - Employment Initiative Infrastructure Improvements Public Facilities	Rental Housing Objectives Owner Housing Objectives - Asst for Homeowne Homeless Objectives - Permanent Housing Homeless Objectives - Emergency & Veterans Homeless Objectives - Employment Initiative Infrastructure Public Facilities Public Services Economic Development	CDBG: \$374,237

		Public Services Economic Development Code Enforcement	Code Enforcement Owner Housing Objectives - Acq, Production, Rehab	
Section 108 Loan Repayment		Economic Development	Economic Development	CDBG: \$682,653
PCD Housing Rehab Program Support		Rental Housing Objectives Owner Housing Objectives - Asst for Homeownership Owner Housing Objectives - Acq, Production, Rehab	Rental Housing Objectives Owner Housing Objectives - Asst for Homeowne Owner Housing Objectives - Acq, Production, Rehab	CDBG: \$112,650
PCD Housing Rehab Grants/Loans		Rental Housing Objectives Owner Housing Objectives - Acq, Production, Rehab	Rental Housing Objectives Owner Housing Objectives - Acq, Production, Rehab	CDBG: \$113,370 HOME: \$90,184
NHS/NWSoMA Rehab Loan/Grant Program		Rental Housing Objectives Owner Housing Objectives - Acq, Production, Rehab	Rental Housing Objectives Owner Housing Objectives - Acq, Production, Rehab	CDBG: \$38,875 HOME: \$40,000
NHS/NWSoMa Rehab Program Support		Rental Housing Objectives Owner Housing Objectives - Asst for Homeownership Owner Housing Objectives - Acq, Production, Rehab	Rental Housing Objectives Owner Housing Objectives - Asst for Homeowne Owner Housing Objectives - Acq, Production, Rehab	CDBG: \$20,000
McKinney-Vento Homeless Assistance Programs		Homeless Objectives - Permanent Housing	Homeless Objectives - Permanent Housing	Competitive McKinney-Vento Homeless Assistance Act: \$3,394,317
McKinney - South Shore Housing & Employment		Homeless Objectives - Employment Initiative	Homeless Objectives - Employment Initiative	Competitive McKinney-Vento Homeless Assistance Act: \$88,157
Emergency Solutions Grant		Homeless Objectives - Emergency & Veterans	Homeless Objectives - Emergency & Veterans	ESG: \$125,315
Quincy Rental Production		Rental Housing Objectives	Rental Housing Objectives	HOME: \$50,451

Quincy CHDO Development		Rental Housing Objectives	Rental Housing Objectives	HOME: \$171,339
Quincy FTHB Program		Owner Housing Objectives - Asst for Homeownership	Owner Housing Objectives - Asst for Homeowne	HOME: \$43,635
HOME Program Administration		Rental Housing Objectives Owner Housing Objectives - Asst for Homeownership Owner Housing Objectives - Acq, Production, Rehab	Rental Housing Objectives Owner Housing Objectives - Asst for Homeowne Owner Housing Objectives - Acq, Production, Rehab	HOME: \$39,512
Braintree HOME Program		Rental Housing Objectives Owner Housing Objectives - Asst for Homeownership Owner Housing Objectives - Acq, Production, Rehab	Rental Housing Objectives Owner Housing Objectives - Asst for Homeowne Owner Housing Objectives - Acq, Production, Rehab	HOME: \$65,417
Milton HOME Program		Rental Housing Objectives Owner Housing Objectives - Asst for Homeownership Owner Housing Objectives - Acq, Production, Rehab	Rental Housing Objectives Owner Housing Objectives - Asst for Homeowne Owner Housing Objectives - Acq, Production, Rehab	HOME: \$31,400
Holbrook HOME Program		Rental Housing Objectives Owner Housing Objectives - Asst for Homeownership Owner Housing Objectives - Acq, Production, Rehab	Rental Housing Objectives Owner Housing Objectives - Asst for Homeowne Owner Housing Objectives - Acq, Production, Rehab	HOME: \$17,009
Weymouth HOME Program		Rental Housing Objectives Owner Housing Objectives - Asst for Homeownership Owner Housing Objectives - Acq, Production, Rehab	Rental Housing Objectives Owner Housing Objectives - Asst for Homeowne Owner Housing Objectives - Acq, Production, Rehab	HOME: \$152,676

Table 3 – Project Summary

AP-35 Projects

Introduction

Enhance Suitable Living Environment - Activities will be funded during the 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.

Create Decent Housing - Activities will be funded in the 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 and first time homebuyer programs) will directly benefit both individuals and households.

Provide Economic Opportunities - Activities will be funded in the program year, with goals to provide economic opportunity through new or improved accessibility, affordability, or sustainability.

#	Project Name
1	Public Services
2	Code Enforcement
3	Public Facilities
4	Neighborhood Public Improvements / Infrastructure
5	Business District Revitalization
6	Q2000 Economic Development
7	Planning & Administration
8	Section 108 Loan Repayment
9	PCD Housing Rehab Program Support
10	PCD Housing Rehab Grants/Loans
11	NHS/NWSoMA Rehab Loan/Grant Program

#	Project Name
12	NHS/NWSoMa Rehab Program Support
13	McKinney-Vento Homeless Assistance Programs
14	McKinney - South Shore Housing & Employment
15	Emergency Solutions Grant
16	Quincy Rental Production
17	Quincy CHDO Development
18	Quincy FTHB Program
19	HOME Program Administration
20	Braintree HOME Program
21	Milton HOME Program
22	Holbrook HOME Program
23	Weymouth HOME Program

Table 4 – Project Information

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

Allocation priorities were based on the needs analysis done for the strategic plan, in collaboration with the proposals that were received for this program year. Proposals that were deemed most advantageous with respect to meeting the needs as illustrated in the needs assessment were given higher priority. Obstacles to addressing underserved needs include:

Geographic Isolation and Transportation - which is met through the viable MBTA transportation network. The City also funds transportation for the City's elders for both medical and social needs.

Language Barriers - which has been addressed through the city's preparation of a Language Assistance Plan.

Capacity within the service provider area - which is addressed through the city's provision of technical assistance to its service providers.

Funding - This is the biggest obstacle, which we have virtually no control over. However, the City of Quincy allocates its funding, to the best of its knowledge, in the most efficient and effective ways possible.

AP-50 Geographic Distribution

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

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 may 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.

Geographic Distribution

Target Area	Percentage of Funds

Table 5 - Geographic Distribution

Rationale for the priorities 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 may not speak or understand English well.

Discussion

Affordable Housing

AP-55 Affordable Housing

Introduction

The Quincy HOME Consortium plans the following actions to foster and maintain affordable housing in the coming year:

- Continue support and leverage money acquired in lieu of unit creation for the Inclusionary Zoning Ordinance (IZO) and work towards the creation of additional affordable housing units in the City.
- 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 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 Quincy HOME Consortium.
- 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.

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 year Plan period. Annually, Quincy anticipates that CHDO agencies will create four (4) units of affordable family

housing in Quincy; two of the family units will be for returning veterans and his/her families.

A new housing development on Sea Street, Quincy will create two housing units for veterans and his/her families. The units will consist of three (3) bedrooms each, and be constructed in a duplex building structure. Construction will start in Summer 2013.

The Town of Braintree intends to utilize a part of their HOME funds for rental housing development. Braintree's elected officials understand the need to develop affordable housing in their community.

In cooperation with CHDO Neighborhood Housing Services, Weymouth will complete development of 2 units of affordable housing targeted for disabled veterans. Weymouth has set aside HOME funds for rental development.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	46
Special-Needs	0
Total	46

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	20
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	45

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The expanded Quincy HOME Consortium will continue its implementation of Fair Housing Policy, Subsidy Layering Guidelines and a Regional First Time Homebuyer Program in the coming year.

The 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.

The Consortium is also offering 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.

AP-60 Public Housing

Introduction

The City of Quincy and the Quincy HOME Consortium plan multiple actions to address the needs of public housing and encourage public housing residents to become more involved in management and participate in homeownership.

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

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

The Quincy Housing Authority (QHA) 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 QHA 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 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.

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 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.

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

The Quincy Housing 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.

Weymouth Housing Authority (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 (often the President of the Tenant Association) , and representatives from the WHA. The Board meets quarterly to discuss policies and needs.

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.

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

N/A

Discussion

According to the Warren Group, the median price for single-family homes sold in May 2013 in Massachusetts increased almost 12 percent to \$324,500 from \$290,000 a year ago. The median sale price of a condominium in Massachusetts was \$295,000 in May 2013, indicating a 2.2 percent increase from \$288,675 in May 2012.

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."

AP-65 Homeless and Other Special Needs Activities

Introduction

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 several times a year 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. 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.

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

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

Action steps for reducing and ending homelessness over the next year will be executed through the CoC by:

(i) reaching out to homeless persons (especially unsheltered person) and assessing their individual needs through outreach workers; (ii) addressing emergency shelter and transitional housing needs through triage assessment at Father Bill's Place; and (iii) helping homeless persons (especially persons that are chronically homeless, families with children, veterans, and unaccompanied youth) make the transition to permanent housing and independent living through consultation with the Agency Assistance Collaborative, which is a committee of CoC members, which communicate regularly and share data and resources in an effort to provide emergency/transitional shelter, homelessness prevention, and rapid re-housing assistance to participants as efficiently and as effectively as possible. These same action steps are proposed to help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to be discharged from publicly funded institutions and systems of care or those receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs. Further, the issue of ending inappropriate discharges from publicly funded institutions and systems of care is a key component of the city's 10-Year Plan to End Chronic Homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Commonwealth of MA has a mandate to provide shelter to all eligible families with children under the age of 18. If screened eligible for Emergency Assistance (EA), the guidelines prohibit denying admission. When demand exceeds capacity, as it has in recent years, the state rents overflow motels to accommodate families. EA also prohibits separating families. Families are screened for eligibility by

DHCD staff at the local welfare offices who must comply with these requirements to keep families intact. When DHCD makes placement into shelter, the EA family shelter providers, by contract, must be able to accommodate all family members, including teenage boys and/or any other male household members. Shelter providers also must assist families with re-housing and are not to propose housing options that would separate or deny admission to some household members.

Families: State-funded EA family shelter has a centralized assessment system. Families must request shelter at a local welfare office. EA has written standards for eligibility, admission, services, operations, and the like. Emergency shelter for families in the CoC is part of this EA system. HomeBASE, the state RRH resource, is accessed either at the central intake site or at EA shelter and has written eligibility and service standards.

Individuals: FBMS operates the only CoC year-round adult shelter, Father Bill's Place. Adults are assessed at entry and triaged for services, housing, or other exit. There is an outreach team, based at Father Bill's Place that conducts frequent outreach to assess and assist the unsheltered.

The CoC does not have any transitional housing units. We had 10 transitional housing units (McKinney funded) until July 2012 when the program was terminated, and the funds were re-programmed into a permanent supportive housing project. This was done in concert with the CoC's and HUD's focus on permanent housing.

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

This section is best answered through a summary of the goals of our 10 Year Plan to End Chronic Homelessness, which addresses all of these topics.

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

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

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.

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

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

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.

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.

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

The CoC Prevention Group provides a coordinated response modeled on HPRP, using Quincy ESG (up to \$4,000 per household) supplemented by private and FEMA/EFSP funds. QCAP administers ESG, but any CoC organizations may refer eligible households for rent, utility and other assistance to prevent homelessness. Additionally, at the state EA intake sites, EA-eligible homeless families may access state HomeBASE (up to \$4,000) to avoid shelter and remain housed; families not HomeBASE-eligible may access state RAFT prevention funds.

Under Rapid Re-housing: A \$100,000 grant of state ESG provides up to \$4,000 per person in rental funds to re-house individuals. FBMS administers the grant. It conducts outreach and enrollment at the CoC individual shelter, Father Bill's Place, and through street outreach. State HomeBASE funds provide up to \$4,000 per household to re-house families from EA shelters and motels; QCAP is the CoC provider that primarily assists families with access.

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

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.

1. The Quincy-Weymouth Board on Homelessness will document such inappropriate discharges and forward the data quarterly to the State Interagency Council on Homelessness.
1. 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.
1. Local agencies and City officials will work with State agencies to create a zero tolerance policy toward discharges into homelessness.
1. 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.
1. Representatives of Quincy's Emergency Shelter will begin attending Regional Hospital Meetings to coordinate substance abuse and mental health issues for persons experiencing homelessness.

1. 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.

1. Funding will be sought by state systems of care and local government to provide supportive services for discharge planning and follow up care.

Discussion

AP-75 Barriers to affordable housing

Introduction

The City of Quincy continues to work to eliminate barriers to affordable housing primarily through its Fair Housing Committee and the Analysis of, and Actions to Address, Impediments to Fair Housing within the Quincy HOME Consortium.

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 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).

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.

The Quincy Fair Housing Committee was established in 1984 and is made up of agency representatives and advocates with a mission to promote 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 Fair Housing Committee monitors and advises on the city's fair housing policies while overseeing the

development and implementation of the Fair Housing Plan. The Committee works with the Equal Opportunity Administrator and PCD to serve as a public voice advocating for the goals of Fair Housing.

The Committee also takes a lead role in fair housing education throughout the city in the form of 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 300 persons receive some type of housing counseling to educate them about affordable housing opportunities in Quincy.

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

The actions undertaken by Quincy in 2013 include developing Fair Housing capacity within the 5-member HOME Consortium, addressing zoning, site selection and architectural access barriers, creating more awareness in the private sector real estate market, improve and expand compliance and monitoring of Fair Housing issues, expanding education and outreach and other economic factors.

Designate HOME Consortium Fair Housing Subcommittee.

Develop permanent Consortium Fair Housing Committee to oversee Fair Housing issues, identify municipal staff support, monitor and assure compliance with the relevant civil rights requirements and develop a Consortium Fair Housing Plan

Support Massachusetts Sustainable Development Principles.

Review and potentially revise zoning to more broadly allow mixed-use residential uses

Look to expand as-of-right residential uses for single room occupancy, supportive housing, accessory units, and others.

Provide fair housing education to municipal staff, relevant boards, and housing developers proposing new projects.

Explore collaborative planning to assure compliance with all architectural access requirements within municipal departments and public housing authorities.

Consider establishing an inter-municipal training collaborative to provide fair housing educational opportunities for municipal staff and members of various boards and committees.

Examine policies to encourage housing developers to hold a neighborhood meeting to introduce the housing project prior to its filing.

Partner with local real estate community to build awareness of fair housing requirements, assist them in complying with all state and federal fair housing laws and encourage them to adopt, and implement formal policies to ensure consistent practices.

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.

Explore the Civil Rights Access Checklist and distribute to all municipal departments, boards, and public housing authorities to inform them about applicable fair housing and architectural access requirements.

Collect relevant data 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 on analysis of the private sector housing industry.

Develop sufficient fair housing capacity within the Consortium.

Explore new outside resources such as grants and local and regional affiliations and partnerships

Provide resources and training opportunities to municipal staff and board and committee members on fair housing issues.

Continue with Quincy and 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 and referral resolution process.

Explore working with real estate and banking/mortgage agencies operating in the Consortium to encourage fair housing education and training.

Continue using HUD grants to create and preserve affordable housing units for low/mod income persons.

Supplement HUD funding with other Federal and State and private funds.

Fund housing rehabilitation programs including single-family, multi-family, and non-profit housing rehab.

Explore EPA Brownfield funds

Continue to fund the First Time Homebuyer Program.

Continue to provide technical and financial assistance to support Community Housing Development Organizations (CHDO)

Discussion

Given the high cost of real estate in the Boston metropolitan market, cost continues to be a primary barrier to affordable housing. High development costs and lack of available land for new development limits opportunity to site affordable housing and create more housing choice. The private sector can move much more quickly in purchasing attractive development sites. Generally, dimensional requirements for commercial/business districts are not conducive for residential uses thus limiting housing opportunities and choices that are close to employment, transit and services. Other parking and other dimensional requirements can make residential development difficult. Neighborhood opposition (NIMBY) to multi-family and affordable housing development is a big hurdle to overcome.

Other economic factors include 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 also makes it difficult to rehabilitate units to become fully accessible units and can be prohibitively expensive. Finally, the relatively high costs of housing can restrict housing choice for low and moderate income households.

Fair Housing capacity in the Quincy HOME Consortium needs to be developed. 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 and 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 coordinate fair housing practice. Further, there is no formal entity responsible for overseeing fair housing compliance in the Quincy HOME Consortium and there no mechanism to extend fair housing training to municipal staff, officials, and board members

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.

Finally other barriers include the lack of comprehensive fair housing data to help ensure that fair housing practices remain targeted and strong. Private sector housing practices on the local level are particularly difficult to monitor at the local level when agencies operate in an area beyond the five Consortium communities. 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. Language barriers faced by recent immigrants and high mobility rates of certain groups creates a challenge to access available housing opportunities.

AP-85 Other Actions

Introduction

The City of Quincy and the Quincy HOME Consortium have identified multiple actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty level families, develop institutional structure and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

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.

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

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

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

Actions planned to foster and maintain affordable housing

The city will maintain existing affordable housing through the operation of homeowner and multi-family rehabilitation programs; and the Housing authority will maintain affordable housing through the following 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

Actions planned to reduce lead-based paint hazards

Quincy 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. An Office of Housing Rehabilitation brochure details the program requirements. The City of Quincy and Town of Weymouth will also partner with Neighborhood Housing Services of the South Shore to implement the program.

Weymouth 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 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 has a goal to 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.

The Quincy HOME 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.

Actions planned to reduce the number of poverty-level families

Actions to reduce the number of poverty level families:

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

Provide mental health counseling to low/moderate-income people without mental health benefits.

Provide training, job placement and case management through the Homeless Veterans Reintegration Program (HVRP).

The South Shore YMCA - Germantown Neighborhood Center provides programs to increase understanding of the importance of education and develop strategies for working toward self-sufficiency. "Choice" Food Pantry clients have maximum flexibility in choosing items and are able to use their food budget to pay their rent and utility bills.

The Houghs Neck Community Center provides Senior socialization, information and volunteer opportunities. Youth activities include reading, playgroups, arts, drug and alcohol awareness, game night, and socials. Women's groups include aerobics, Pilates, computers, and Outreach. Community resources include a safe supervised meeting place with information and referral.

The Montclair/Wollaston Association provides funds for musical instruments for low and moderate income kids

Provide Senior Drop-in, Senior Lunch, Bingo, ESL, Holiday Celebrations both traditional American and Asian, and Police Department Safety programs at the North Quincy Community Center.

Provide mental exercise, camaraderie and socialization activities at Squantum Community Center.

Provide quality Out-of-School Time (OST) programs, at the North Quincy, Ward 2 and Ward IV Neighborhood Centers during the summer, Tuesday afternoons and school vacations including Summer Lunch Program through the USDA Summer Food Service Program and Project Bread.

Provide Tuition Scholarship or low-income families at Quincy After School Child Care within a safe, healthy environment by stimulating the child's potential to grow physically, emotionally, intellectually and socially.

The Southwest Community Center Emergency Food Center enables clients to save money on a food budget to pay their rent and utility bills. Clients also receive a range of other support services.

Offer 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.

Offer 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.

Offer educational, social, and recreational opportunities for adults with developmental disabilities.

Provide a nutritionally balanced noontime meal to 5 disabled residents under the age of 60 in Quincy.

Actions planned to develop institutional structure

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.

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.

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.

Strengths and Gaps 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, provide guidance for managing data and developing quality outcomes, 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.

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 17 years, PCD has conducted between 1-3 training workshops per year to assist subrecipients in meeting their grant obligations and improve their program operations.

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

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

The QHA and the Department of Planning and Community Development collaborate on many housing and community development issues and projects. QHA staff are members of the Fair Housing Committee; the CoC's Board on Homelessness; and Affordable/Inclusionary Housing committee, and actively participated in the creation 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 controls its hiring, contracting and procurement, 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.

The Weymouth Housing Authority (WHA), works with agencies like health providers and the Police Department to address issues and assist residents. There is a Drug Prevention Task Force that combats crime and drugs in public housing. 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, and representatives from the WHA. Weymouth is negotiating Local Initiative Agreements with housing developers to add 8 new units to the subsidized inventory.

The Braintree Housing Authority (BHA) 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.

The Milton Housing Authority (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, 12 units of family housing and 144 Housing Choice Vouchers.

The Holbrook Housing Authority (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.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220.(I)(1)

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

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

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220.(I)(2)

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

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.

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

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. Payments in full of all principal together with any additional amounts required are due and payable when the participant chooses to sell, refinance the house or secure a home equity loan on the house which was purchased with the principal. If the participant chooses to sell the house, they pay to the Note Holder a sum of the selling price equal to the percentage that the Lenders loan of principal bore to the purchase price when the participant first purchased the house. If the participant refinances the house or secures a home equity loan, they will pay to the Note Holder a sum of the fair market value determined by the assessors office for the City of Quincy for taxing purposes for the fiscal year in which the participant refinances, equal to the percentage that the Lenders loan of principal bore to the purchase price when the participant first purchased the house. We believe this constitutes a fair return on investment.

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

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. Payments in full of all principal together with any additional amounts required are due and payable when the participant chooses to sell, refinance the house or secure a home equity loan on the house which was purchased with the principal. If the participant chooses to sell the house, they pay to the Note Holder a sum of the selling price equal to the percentage that the Lenders loan of principal bore to the purchase price when the participant first purchased the house. If the participant refinances the house or secures a home equity loan, they will pay to the Note Holder a sum of the fair market value determined by the assessors office for the City of Quincy for taxing purposes for the fiscal year in which the participant refinances, equal to the percentage that the Lenders loan of principal bore to the purchase price when the participant first purchased the house. We believe this constitutes a fair return on investment.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A - We haven no intent to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

Emergency Solutions Grant (ESG)

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

Please see attached, section 6.

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

Families: State-funded EA family shelter has a centralized assessment system. Families must request shelter at a local welfare office. EA has written standards for eligibility, admission, services, operations, and the like. Emergency shelter for families in the CoC is part of this EA system. HomeBASE, the state RRH resource, is accessed either at the central intake site or at EA shelter and has written eligibility and service standards.

Individuals: FBMS operates the only CoC year-round adult shelter, Father Bills Place. Adults are assessed at entry and triaged for services, housing, or other exit. There is an outreach team, based at Father Bills Place that conducts frequent outreach to assess and assist the unsheltered. The system for individuals has yet to develop written standards as per ESG rule 576.400.

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

The City of Quincy utilizes a Request for Proposals process to solicit proposals for program funding. Proposals are reviewed and ranked by a committee of PCD staff. Allocations are prorated, if necessary, based on the federal grant amount, and among the highest ranking proposals.

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

N/A - the jurisdiction already includes formerly homeless individuals on its Board on Homelessness, and consults with these individuals with respect to policies and funding decisions regarding facilities and services funded under ESG.

5. Describe performance standards for evaluating ESG.

The city's Department Planning and Community Development has implemented a Performance and Outcome Measurement System in order to quantify the effectiveness of programs and establish clearly defined outcomes. Using goals set by the subrecipients in their proposals for funding, the department drafts contracts which relate reimbursements specifically to accomplishments. Where possible, the focus is on outcome accomplishments rather than output accomplishments. Subrecipients are reimbursed only when they can provide accurate and appropriate documentation that demonstrates program accomplishments and can provide back-up documentation for eligible costs as spelled out in the contractual agreement. Subrecipients who do not accomplish their proposed goals will not be reimbursed for their full grant amount, and funds will be recaptured at fiscal year end and made available for other eligible ESG programs. Department staff will work closely with subrecipient organizations to ensure that these contract goals are reached. In the event of unforeseen obstacles, department staff will be willing to amend contractual goals when warranted. These performance standards have already been accepted by member agencies of the CoC that have entered into contracts with the City of Quincy for ESG, HPRP, and CDBG funds, and these standards will be further developed from time to time in consultation with the CoC.

Discussion

