

PART III: HOUSING & HOMELESS NEEDS

A. HOUSING

- 1. Housing Needs and Priority Housing Needs**
- 2. Housing Market Analysis**
- 3. Specific Housing Objectives**
- 4. Needs of Public Housing**
- 5. Public Housing Strategy**
- 6. Barriers to Affordable Housing**
- 7. Lead Based Paint**

B. HOMELESS

- 1. Homeless Needs and Priority Homeless Needs**
- 2. Homeless Inventory**
- 3. Homeless Strategic Plan**

A. HOUSING

1. HOUSING NEEDS AND PRIORITY HOUSING NEEDS

Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).

To what extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

TABLE 2A: PRIORITY HOUSING NEEDS

Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table. These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan. [CHAS Tables]

Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Describe the basis for assigning the priority given to each category of priority needs.

Identify any obstacles to meeting underserved needs.

1.1. Priority Housing Needs and Activities Assessment

Following a detailed analysis about housing needs, the City of Quincy's Department of Planning and Community Development identified the following priorities for 2010-2014:

1.1.1. Acquisition of existing rental and owner units

Obstacle – *Acquisition* funds help mission driven affordable housing preservation developers overcome and play a critical role in preserving and improving existing affordable housing. *Existing affordable rental units* are an important resource for low-mod income individuals and families.

Supporting Data

- Survey: About 58% of respondents say yes to *More Affordable Homes* as a priority.
- Quincy Housing Production Plan for Affordable Housing (2010-2014) states: “The shortage of developable land contributes to the high cost of *land acquisition* and development costs.”

1.1.2 Production of new rental and owner units

Obstacle – *Production of new rental and owner units* expands affordable housing opportunities which are an important resource for low-mod income individuals and families.

Supporting Data

- Survey: About 58% of respondents say yes to *More Affordable Homes* as a priority.
- Quincy Housing Production Plan for Affordable Housing (2010-2014) states: “The City of Quincy is currently over the 10% threshold and is focused on continuing with *development of new affordable housing units*. The housing boom during the 2000's did not miss Quincy which experienced a significant increase in multi-family housing adding 2,499 new units from 2000-2008 and a total of 2,679 overall.”

1.1.3. Rehabilitation of existing rental and owner units

Obstacle – The purpose of *rehabilitation of existing rental and owner units* is to preserve and retain affordable housing opportunities which are an important resource for low-mod income individuals and families.

Supporting Data

- Survey: About 55% of respondents say yes to *Lead Based Paint Hazards* as a priority.
- Survey: About 48% of respondents say yes to *Assistance to Rehabilitate Homes* as a priority.

- Quincy Housing Production Plan for Affordable Housing (2010-2014) states: “The Housing *Rehabilitation* Program, funded through CDBG, is key to maintaining existing affordable housing.”
- US Census: 85% of housing units built before 1980; almost half (42%) built prior to 1940.

1.1.4. Rental assistance

Obstacle – There are several reasons why families or individuals may need *rental assistance* including: homeless prevention, emergency assistance, HIV & AIDS, Disability, or Victims of Domestic Violence.

Supporting Data

- Survey: About 43% of respondents say yes to *Assistance with Rent* as a priority.
- US Census data points to drastic increases in the number of people paying more for rent. In 1990, 1,032 households paid more than \$1,000 for rent. By 2007, that number had jumped to 7,890 households.

1.1.5. Homeownership assistance

Obstacle – Down payment *assistance* is one of the biggest obstacles to *homeownership*.

Supporting Data

- Survey: About 51% of respondents say yes to *Assistance to Buy a Home* as a priority.
- US Census: Home values in 1990 - \$159,500 average median, in 2007 the average median was \$372,700.

2. HOUSING MARKET ANALYSIS

Housing Market Analysis Table

Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether the units in these buildings are suitable for rehabilitation.

Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

2.1. City of Quincy Demographics

Table 2.1 Population by Race

Year	White	Black	American Indian	Asian	Hispanic	Other Race	Two or more Races	Total
1990	77,508	812	87	5,432	1,115	31	NA	84,985
2000	69,098	1,572	189	13,997	1,396	98	1,675	88,025
2007 Community Survey	61,104	3,119	282	16,823	1,758	143	1,139	84,368
1990-2007 Change	-21%	284%	224%	209%	58%	361%	NA	-1%
2000-2007 Change	-11%	94%	117%	158%	25%	216%	-32%	-4%

Source: 1990, 2000 U.S. Census and 2007 Community Survey

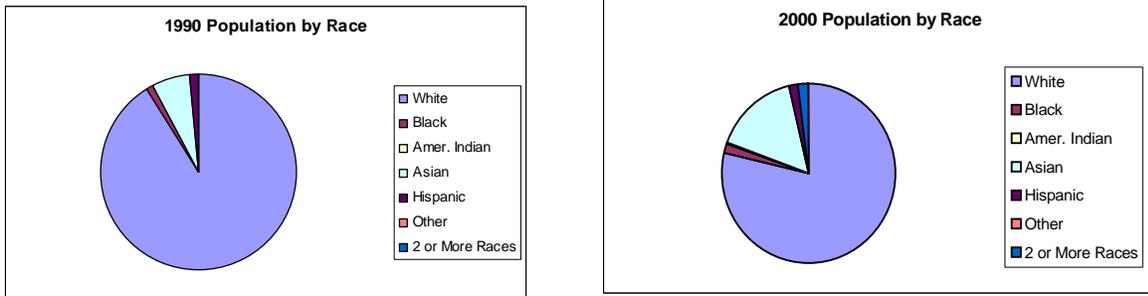
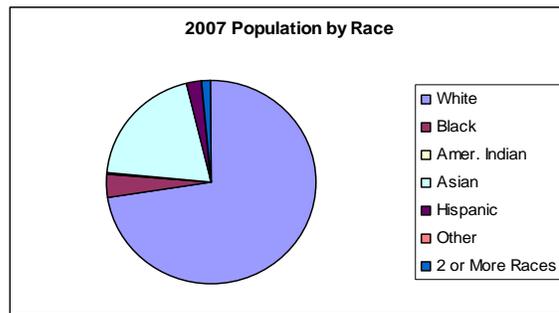


Figure 2.1 1990, 2000, & 2007 Population by Race
 Source: 1990 & 2000 U.S. Census



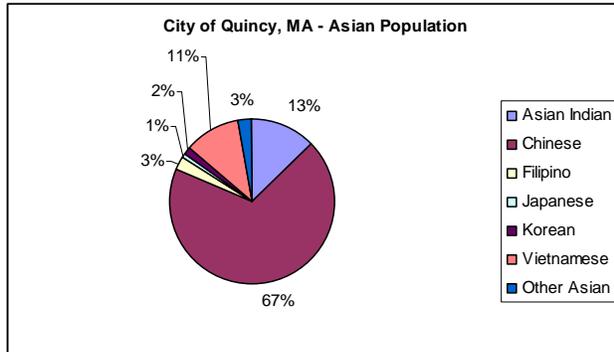
Source: U.S. Census 2007 Community Survey

The 2007 U.S. Census-Community Survey statistics indicate that Quincy’s total population was 84,368, a -4% decrease from the previous high recorded in the 2000 Census. Historically, the Census 2000 surpassed the previous peak for total population of 87,966 from the 1970 Census.

Comparing the 1990 and 2000 Census along with the 2007 Community Survey the population by race category highlights the trend of new immigrants moving to the city. The 1990 Census shows that minority populations made up 8.8% of the total population. Fast forward 17 years and the 2007 Community Survey data shows that minority populations now make up more than a quarter of the total population (27.5%) in the City. This trend is enhanced by the continued out migration of the majority white population; a -21% decline from 1990 to 2007, a drop of more than 16,000 residents.

The largest ethnic class that has established itself in the City is the Asian population. The total number of residents jumped from 5,432 in 1990 to 16,823 in 2007, a 209% increase. A closer look at the Asian subpopulations shows that Chinese ancestry is by far the prominent group at 67% followed by Asian Indian at 13% and Vietnamese at 11%.

Figure 2.2 Asian Subpopulations in Quincy



Source: U.S. Census 2007 Community Survey

To a much lesser extent, other minority populations did record population increases from 1990 to 2007. The Black population increased 284% from 812 to 3,119 and the Hispanic population rose 58% from 1,115 in 1990 to 1,758 in 2007.

Today Quincy continues to attract professionals from Metro Boston and immigrants from around the world, in particular Asians, thereby adding to the cultural diversity of the community. They come for Quincy's numerous economic opportunities in a multitude of trades and industries, as well as a superior quality of life in close proximity to Boston.

Quincy also continues to attract urban professionals and corporate offices from Boston, who continue to relish the City's lower housing costs relative to Boston and more affluent communities, convenient location, excellent transportation facilities and numerous amenities. Quincy expects to account for a significant proportion of the South Shore's future commercial, residential, and retail growth.

Table 2.2 Population by Age

Age Cohort	1990	2000	2007	1990-2007 Change	2000-2007 Change
Under 5	5,726	4,432	4,218	-26.3%	-4.8%
Age 5-17	8,490	10,960	9,453	11.3%	-13.8%
Age 18-24	10,350	7,113	7,416	-28.3%	4.3%
Age 25-34	18,491	17,216	15,158	-18.0%	-12.0%
Age 35-44	11,305	14,499	13,869	22.7%	-4.3%
Age 45-54	8,479	11,512	12,104	42.8%	5.1%
Age 55-64	7,938	7,987	9,519	19.9%	19.2%
Age 65-74	7,743	6,977	5,535	-28.5%	-20.7%
Over 75	6,463	7,329	7,096	9.8%	-3.2%
Total	84,985	88,025	84,368		
% Population <18	1990	2000	2007		
Quincy	16.7%	17.5%	16.2%		
Massachusetts	22.5%	23.6%	22.3%		
% Population >65	1990	2000	2007		
Quincy	16.7%	16.3%	15.0%		
Massachusetts	13.6%	13.5%	13.3%		

% Population <18	1990	2000	2007	1990-2007 Change	2000-2007 Change
Under 18	14,216	15,392	13,671	-3.8%	-11.1%
Over 65	14,206	14,306	12,631	-11.0%	-11.7%

Source: U.S. Census 2007 Community Survey

Population by age characteristics reflect the general population trends of the area. Smaller household sizes indicate fewer children. The percentage of people in the “Under 5” age category has decrease by 26% in Quincy. Quincy’s relatively high cost for housing is no doubt a factor in the decrease in percentage of people that fall in the 18-24 and 25-34 age groups. Age groups starting with the 35-44 have increased in their percentage of the total population except the 65-74 age group.

When compared to the overall state figures, Quincy’s population, “Under 18” runs about 6 percentage points lower while its population of folks 65 and over run about 2 percentage points higher.

Table 2.3 Educational Attainment

Educational Attainment	1990	2000	2007	1990-2007 Change
Total population 18 and over	70,769	72,633	70,683	
Less than 9th grade	3,452	3,564	3,798	10%
9th to 12th grade (no diploma)	8,273	7,143	4,270	-48%
High School Grad (incl. Equivalency)	25,142	20,672	18,614	-26%
Some college (no degree)	13,026	13,364	9,508	-27%
Associates degree	5,230	5,362	4,560	-13.0%
Bachelors degree	11,443	15,841	13,873	21%

Source: U.S. Census 2007 Community Survey

The increase in the number of citizens with college degrees is a key factor in the increase in household income and changes to the work force demographics of Quincy from manufacturing and other low wage professions to professional industries in the regions emerging knowledge base economy.

Table 2.4 Labor Force

Occupation	1990	2000	2007	2000-2007 Change
Total employed persons 16 yrs or older	46,523	47,911	46,732	100%
Management, Professional, and related occupations	13,798	19,236	19,109	38%
Service occupations	6,437	7,197	7,958	24%
Sales and Office occupations	17,275	14,249	11,872	-31%
Farming, Fishing, and Forestry occupations	106	38	0	-100%
Construction, Extraction, and Maintenance occupations	4,627	3,428	4,298	-7%
Production, Transportation, and Material Moving occupations	4,280	3,763	3,495	-18%

Source: U.S. Census 2007 Community Survey

The City of Quincy has seen increases in persons employed in the Management & Professional occupations (38%) as well as in the Service sector (24%). The increases can be attributed to the increase in educational attainment of Quincy residents and the City’s ability to attract young professionals. At least part of the increase in the Service sector can be attributed to the increase in the Asian population and the rise of new services to meet the needs of that community.

Table 2.5 Industry

Industry	1990	2000	2007	2000-2007 Change
Civilian employed population 16 yrs or older	44,331	47,911	46,732	5%
Agriculture, Forestry, Fishing, mining	259	53	17	-93%
Construction	2,554	2,785	3,167	24%
Manufacturing	4,795	3,350	2,558	-47%
Wholesale trade	1,617	1,210	1,174	-27%
Retail Trade	8,259	5,060	4,775	-42%
Transportation, warehousing, and utilities	2,204	2,222	2,171	-1%
Information	1,780	1,787	1,474	-17%
Finance, Insurance, real estate	7,038	7,136	6,458	-8%
Professional, scientific, management	3,866	5,670	5,912	53%
Educational services, health care, social services	8,318	9,596	10,171	22%
Arts, entertainment, and recreation	394	4,578	5,120	1,199%
Other services except public administration	976	1,926	2,154	121%
Public administration	2,271	2,538	1,581	-30

Source: U.S. Census 2007 Community Survey

The economic transformation occurring throughout the Boston Metropolitan Area (as efforts to move towards a knowledge-based economy are progressing), has not excluded the City of Quincy. Manufacturing, Wholesale Trade, Retail Trade industries all experienced decreases while Professional/Scientific/Management, Educational/Health Care/Social Service, and the Arts/Entertainment industries all saw increases.

Table 2.6 Household Income

Household Income	1990	2000	2007	1990-2007 Percent Change
Total households	35,569	38,893	37,903	7%
Less than \$10,000	4,699	2,888	2,557	-46%
\$10,000 to \$14,999	2,211	1,989	2,250	-2%
\$15,000 to \$24,999	4,749	4,233	3,614	-24%
\$25,000 to \$34,999	5,625	4,535	3,155	-44%
\$35,000 to \$49,999	7,198	6,829	4,800	-33%
\$50,000 to \$74,999	6,840	8,167	6,777	-1%
\$75,000 to \$99,999	2,636	4,933	6,031	129%
\$100,000 to \$149,999	1,350	3,783	5,987	343%
\$150,000 or more	261	1,536	2,732	947%
Median household income	\$35,858	\$47,121	\$58,088	62%

Source: U.S. Census 2007 Community Survey

From 1990 to 2007, The City of Quincy experienced a dramatic increase in household income as seen in the increase of Median household Income from \$35,858 in 1990 to \$58,088 in 2007. Additionally, Households in 1990 making more than \$50,000 made up only 31% of the total. By 2007, that number had jumped to 57% of households earning more than \$50,000.

2.2. Housing Characteristics

The 2007 Community Survey reported Quincy’s population to be 84,368 persons. Quincy had a total of 40,907 year round housing units in 2007. Of that total 37,903 (92.7%) were occupied while 3,004 (7.3%) were vacant. Of the occupied units in the city, 19,659 (51.8%) were owner occupied with a median value of \$372,700 while 18,244 (48.2%) were renter occupied with a median gross rent of \$1,101.

Table 2.7 Housing Units in Quincy

	1990	Rate	2000	Rate	2007	Rate	1990-2007 % Change
Total Housing Units	37,732	100%	40,093	100%	40,907	100%	8.4%
Occupied	35,678	94.5%	38,883	96.9%	37,903	92.7%	6.2%
Vacant	2,054	5.5%	1,210	3.1%	3,004	7.3%	46.2%
Owner Occupied	17,404	48.8%	19,081	49.0%	19,659	51.8%	12.9%
Renter Occupied	18,274	51.2%	19,802	51.0%	18,244	48.2%	.2%

Source: U.S. Census 2007 Community Survey

Between 1990 and 2007, housing units increased by 3,175 (8.4%) while vacancy rates fell from 5.5% in 1990 to 3.1% in 2000 then jumped sharply to 7.3% in 2007. This is an indication of greater demand for the limited supply of housing.

Table 2.8 Residential Parcels

Residential Parcels	# of units	Percentage
Single Family	13,635	56.3%
Condominium	5,850	24.2%
2-Family	3,299	13.6%
3-Family	614	2.5%
4-8 Units	618	2.6%
> 8 Units	156	0.6%
Other Housing	45	0.2%
Total	24,217	100%

Source: City of Quincy Assessment Classification Report FY 2010

Table 2.9 Housing Units by Type

Housing Units by Type	# of units	Percentage
Single Family	13,635	34.2%
Condominium	5,850	14.7%
2-Family	6,598	16.5%
3-Family	1,842	4.6%
4-8 Units	2,663	7.2%
> 8 Units	6,498	17.5%
Other Housing	45	0.1%
Total (39,912)	37,131	100%

Source: City of Quincy Assessment Classification Report FY 2010

A closer look at the City's housing characteristics reveals clues to the direction the housing market will take in Quincy. The information in the following two tables was provided by the City's Assessors Department. It shows that single family homes make up 34.2% of the total housing units in Quincy but use 56.3% of the total residential land area. On the flip side, residential parcels that are 8 units or greater contain almost half the housing units found on single family parcels but only take up 1% of the land area that those same single family homes do.

All forms of multi-family housing had higher percentages in the number of housing units than they did in the overall residential land area they accounted for; therefore, there will continue to be new single-family construction on the few remaining lots left in the City's residential neighborhoods and with the subdivision of larger single family parcels and there will be no new major single family developments in the City of Quincy. Available land is too valuable. The City expects to see continued residential developments that fall in the 4-8 unit category as well as much larger residential projects in areas that it is allowed.

One trend that has been a growing concern to officials in Quincy has been the residential developments that have occurred on land that was formerly under commercial use. Commercial land makes up only 14.6% of the taxable land and that land needs to be preserved for future economic development.

Table 2.10 Year Structure was Built

Year Built	2007	Rate
2000 or Later	1,926	5%
1990 to 1999	2,134	5%
1980 to 1989	3,765	9%
1970 to 1979	4,108	10%
1960 to 1969	2,612	6%
1950 to 1959	3,659	9%
1940 to 1949	4,007	10%
Before 1939	18,696	46%
Totals	40,907	100%

Source: U.S. Census 2007 Community Survey

Quincy has an aging housing stock. Nearly three quarters of existing units were built prior to 1970 while slightly over half (52%) of Quincy’s units were built before 1950. Similarly, 51% of the total units in Boston were built before 1950. As more land was developed, fewer new housing units were being created culminating in the lowest number of new units created in a 10-year span with 2,134 through 1990-1999. Data is incomplete for the first decade of the 21st Century but a look at new residential building permits from 2000-2008 shows that there could be approximately 2,679 new housing units. Of those new building permits, 93% are classified as multi-family units (2-family, 3-family, 4-8 units, and >8 units).

2.2.1. Households

The 2007 census statistics indicate that there were 38,000 total households in Quincy with an average household size of 2.2 people. These households’ figures include both married-couple families (37%) and other families (13%). Non-family households made up 50% of all households in Quincy. Most of the non-family households were people living alone (39%), but some were composed of people living in households in which no one was related (11%).

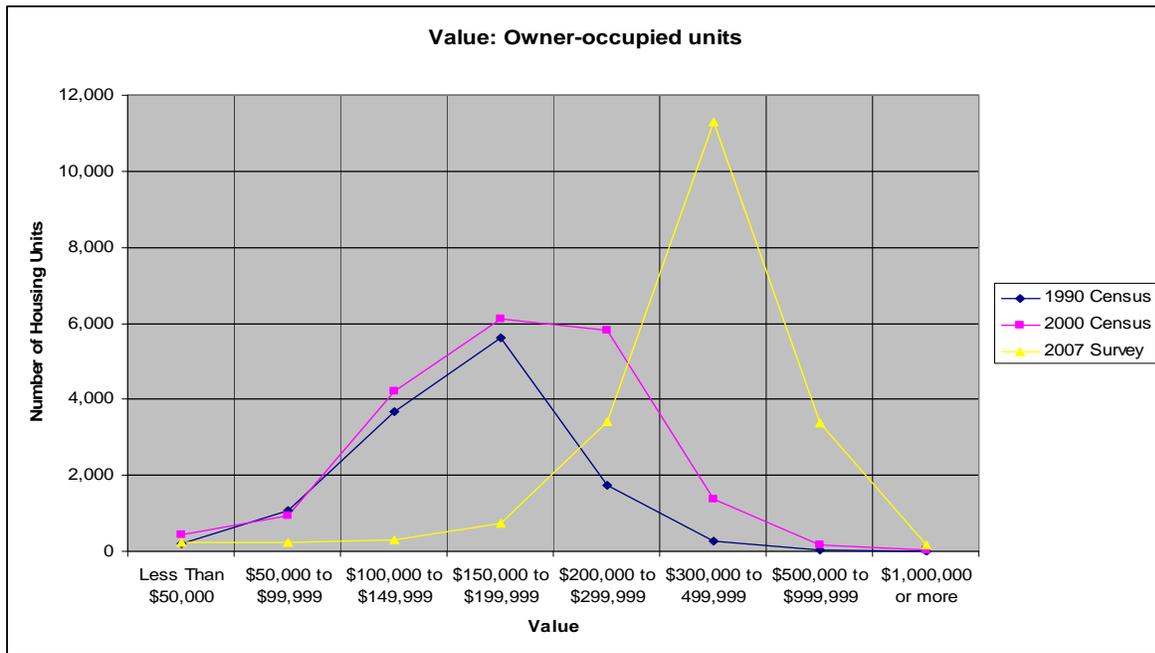
2.2.2. Home Value

Table 2.11 Home Value for Owner-Occupied units

Value	1990 Census	2000 Census	2007 Survey
Less Than \$50,000	190	429	222
\$50,000 to \$99,999	1,056	925	221
\$100,000 to \$149,999	3,690	4,214	287
\$150,000 to \$199,999	5,599	6,131	719
\$200,000 to \$299,999	1,724	5,822	3,411
\$300,000 to 499,999	271	1,370	11,283
\$500,000 to \$999,999	35	163	3,364
\$1,000,000 or more	0	27	152
Total	12,565	19,081	19,659
Median Value	\$159,500	\$181,500	\$372,700

Source: U.S. Census 2007 Community Survey

Figure 2.3 Home Value

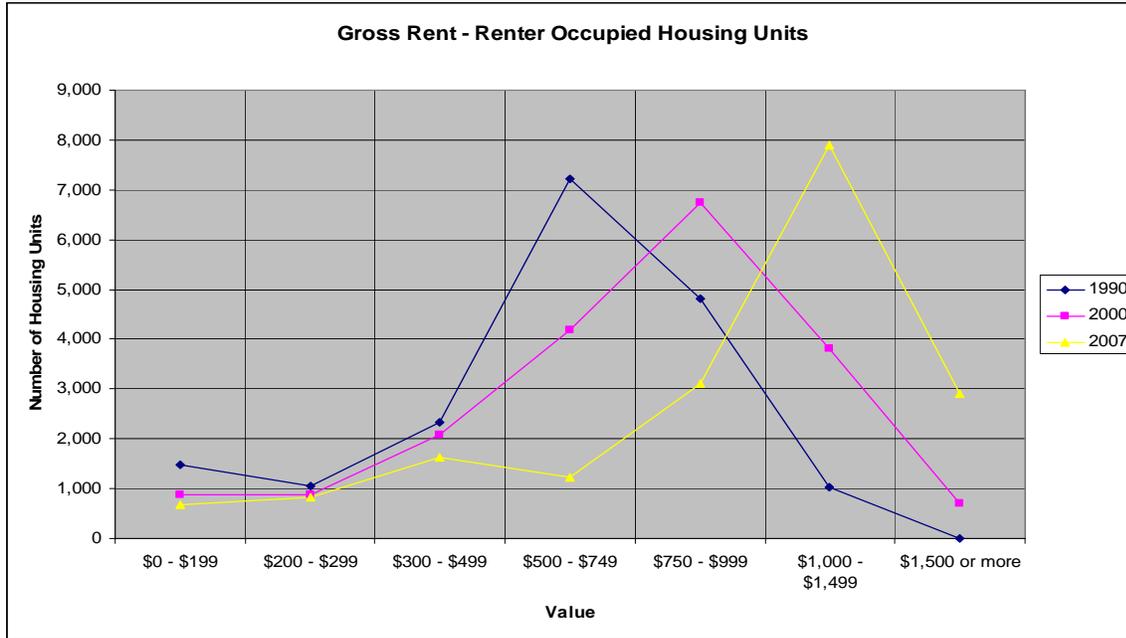


Source: U.S. Census 2007 Community Survey

With a 2007 median value of \$372,700 for owner-occupied units in Quincy, home-ownership was often far beyond the means of many families of all incomes. According to the Office of Federal Housing Enterprise Oversight, between 1980 and 2003, the nation’s largest overall percentage increase in housing prices occurred in Massachusetts. The cost of rental housing has grown similarly. A recent study by the National Low Income Housing Coalition rated Massachusetts as being the least affordable state in which to rent an apartment. Lack of sites available for development contribute to affordable housing shortages and increased costs for housing, as demand greatly exceeded supply for both owner occupied and rental housing.

2.2.3. Rent Structure

Figure 2.4 Cost of Rent



Source: U.S. Census 2007 Community Survey

Table 2.12 Cost of Rent

Rent Totals	1990	2000	2007	1990-2007 % Change
\$0 - \$199	1,486	889	677	-54%
\$200 - \$299	1,058	866	820	-22%
\$300 - \$499	2,337	2,091	1,624	-31%
\$500 - \$749	7,210	4,191	1,234	-83%
\$750 - \$999	4,802	6,749	3,098	-35%
\$1,000 - \$1,499	1,032	3,819	7,890	665%
\$1,500 or more	N/A	704	2,901	312%

Source: U.S. Census 2007 Community Survey

The rental market has not escaped the price jump with home values in recent years. Vacancy rates are low due to a healthy Real estate market, thus, affordable housing units for low-income tenants are in short supply. A look at the 1990 Census information for cost of rent shows that 32% of renters paid over \$749 per month. Now, more than half (58%) of renters are paying more than \$749 per month. In addition, compare the 1990 and 2000 numbers for persons paying \$1,000 and it shows a 338% increase. The reality of a healthy real estate market is that source income has become an issue for low and moderate income citizens. Rental property owners have larger pools of applicants for their rental units, causing landlords to rent to those with higher incomes.

2.2.4. Subsidized & Special Needs Housing

In addition to rental housing in Quincy, there is also subsidized housing that serves a variety of the community's needs. The Quincy Housing Authority (QHA) manages the Section 8 Program for low-income individuals and families and the project sponsor for HUD's McKinney-Vento Shelter Plus Care Program for homeless individuals and families. QHA also owns and manages 29 housing units for those with special needs.

2.2.5. Senior Housing

The Quincy Housing Authority (QHA) is the primary agency providing housing assistance to the elderly. The QHA manages 1,795 housing units for the elderly.

In 2007, the new residential development known as the Moorings at Squantum Gardens opened in Quincy. This second phase under the agreement for the Sale and Use of Federal Surplus Property for Self-Help Housing for the former Squantum Naval Air Station is between HUD and Elder Housing Corporation. The development consists of 223 1-and 2-bedroom apartments situated in two four-story buildings.

The Moorings at Squantum Gardens is funded through the Low Income Housing Tax Credit (LIHTC) program, and offers a select amount of in-house Section 8 subsidized apartments. Eligibility is restricted to individuals 55 years of age or older who fall within the income guidelines of the LIHTC, and Section 8 programs.

2.2.6. Housing for the Homeless:

2.2.6.1. Emergency Shelter Grant

The City of Quincy receives Emergency Shelter Grant (ESG) funds from HUD each year specifically for sheltering homeless individuals. This fund helps enable Father Bills Place, the local homeless shelter, to help over 100 unsheltered homeless individuals each night.

2.2.6.2. McKinney-Vento Homeless Assistance Program

Since 1996, the City of Quincy through the Quincy/Weymouth Continuum of Care has applied and been awarded funding from HUD's McKinney-Vento Homeless Assistance Program. This HUD homeless program requires a community to create a "Continuum of Care" to coordinate homeless assistance programs between the different social service agencies, for-profit, and non-profit organizations, state/federal agencies, and local government.

In the beginning, the program funded a number of homeless prevention, support service, and housing activities. Since the mid 2000's, however, HUD has put an emphasis on creating permanent supportive housing for homeless individuals and families.

Since 1996, the Consortium through PCD has successfully secured \$17,499,815 of McKinney-Vento Homeless Assistance funds for programs that serve the homeless population in the Quincy/Weymouth area. To date, funding has led to the creation of 147 Permanent Supportive Housing units for homeless individuals and 150 Permanent Supportive Housing units for homeless families.

2.2.7. Affordability

The following are basic examples for calculating the affordability of housing units in Quincy made with the following assumptions: that a three- person household will occupy a two-bedroom House/Condo. This household will have a maximum income of \$59,550 (this is the US Department of Housing and Urban Development FY 2009 income limit for this for this area for a household of three.)

FOR RENT EXAMPLE

Again, we will use a two- bedroom Apartment/CONDO is to be rented to a three-person household.

\$59,550 x 30% of income/12 months =	\$1,488.75 available to cover total housing costs
-	\$ <u>154.00</u> estimated utilities
	\$1,334.75 available for monthly rent

FOR SALE EXAMPLE

A two- bedroom House/Condo is to be sold to a three-person household.

\$59,550 x 30% of income/12 months =	\$1,487.75 available to cover total housing costs
-	\$ 200.00 for property tax
-	\$ <u>150.00</u> for CONDO fee and Insurance
	\$1,138.75 available for principal and interest.

\$1,138.75 could support a 30 year mortgage at 6% loan of \$189,933.95

2.2.8. Development Constraints or limitations:

2.2.8.1. Developable Land

A close look at the developed and undeveloped land of Quincy in 2004, provided by the Metropolitan Area Planning Council GIS Department (MAPC), revealed that 99% of Quincy's residentially zoned land is developed, almost fully built out. With the lack of undeveloped land for new residential development, the City needs to implement strategies that promote compact mixed use redevelopment in the City's existing urban centers adopting the "Smart Growth" principals.

2.2.8.2. Municipal Infrastructure (School Capacity, Water/Sewer Capacity)

According to the Superintendent of the Quincy School Department, there are no school capacity issues anticipated for the foreseeable future. Most of the new residential development in the city is condominium/apartment style that typically caters to families with children under five, professionals without kids, and the elderly.

The City of Quincy and the Quincy Public School Department has begun construction on its largest municipal school project in the City's history, a new comprehensive high school. The 330,000 square foot new high school will provide state-of-the-art education technologies throughout. In addition, the City has begun site planning for construction of a new Middle School.

The City of Quincy is part of the Massachusetts Water Resource Authority (MWRA) and receives water and sewer service for the entire City. The MWRA regularly provides updates on Water Supply Status, Harbor and Bay Science, Monitoring & National Pollutant Discharge Elimination System (NPDES) Reporting, and Drinking Water Quality Update. In addition the MWRA annually updates the Combined Sewer Overflow Control Plan, Expense Budget, Capital Improvement Program, State of Boston Harbor Report, and Industrial Waste Report.

According to the Commissioner of the Quincy Department of Public Works, there are no water/sewer capacity issues with new residential development in the city.

2.2.8.3. Zoning

Most zoning districts that allow multi-family dwellings as-of-right have no maximum unit threshold in Quincy. The number of units in a development is guided by lot area, height limit, and dimensional requirements. Many new multifamily projects in Quincy have more than four units.

Quincy has employed Planned Unit Development (P.U.D.) zoning regulations since 1982 (Quincy Zoning Ordinance 17.12.020) for sizable tracts of land (100,000 square feet minimum),

thus encouraging comprehensive planning, and quality proposals compatible with adjacent land uses.

2.2.8.4. Residence B Multifamily Zoning & Development Analysis

In the fall of 2007, Goody Clancy Associates was hired by the City of Quincy to study the extent to which multifamily intrusions have eroded the neighborhood character within what has historically been considered a single and two-family district. Many residents believe that demolitions and large replacement homes are eroding neighborhood character in the City's Residence B zoning districts. The problem typically involves demolition of an older two or three-family home and construction of a new multifamily building or townhouses on the same lot. The new buildings are, on average, two to three times larger than the original building.

This problem is not unique to Quincy, as many residential communities in the Greater Boston area have faced similar "teardown" trends since the mid 1990s, when housing prices increased rapidly and the value of land in closed in suburbs with nearly built out conditions began to exceed the value of the smaller, older houses existing on the land. In some suburban communities this has taken the form of demolition of single family homes and construction of much larger single family replacement homes. In Quincy, however, two and three family homes are a major part of its residential fabric, and conversions tend to increase unit size and maximize the number of units permitted on a lot. In addition to changes in neighborhood design character, impacts may include significant drainage changes and increased traffic on residential streets. Many of the replacement homes that concern Quincy residents involve the construction of more than five units and asphalted parking areas on single or combined lots which previously contained a two or three family home and a deep rear yard.

The study recommended that a combination of actions were needed to address the problem of over - large multifamily housing in Quincy's Residence B district. Employing a single strategy, such as increasing setbacks, probably will not lead to measurable results given that different areas within the district currently have varying degrees of multifamily structures. Chosen strategies need to address three - dimensional aspects of the building, controlling not only footprint, but height and bulk. They also need to restrict what can occur in a lot's yard such as reducing impervious open space and limiting the size and location of parking areas and driveways. Dimensional adjustments in the zoning ordinance should be accompanied by actions that will influence design, since design guidelines and review by municipal boards can ensure that the community plays a role in shaping the design of large projects that may have significant impacts on neighborhood character.

In May 2008, the Quincy City Council adopted the following changes to multi-family development in Residence B district in the City's Zoning Ordinance:

- Changed the threshold for triggering the City's Special Permit-Site Plan Review from 12-units to 3-units.
- Closed loophole for avoiding Special Permit-Site Plan Review that gave an exemption to applicants that required a variance.

- Revised dimensional requirements in Residence B district aimed at better regulating size, height, and asphalted parking areas.
- Removed an exemption on “Floor Area, Gross” previously granted to certain uses in Residence B.
- Adopted new design guidelines for all new construction or construction of any addition where the gross floor area of an existing residential structure is increased by 50%. The guidelines cover a structures orientation, façade, exterior walls, garage doors, roofs, parking areas, and building materials.

2.2.8.5. Zoning Task Force

In early 2008, Mayor Thomas Koch appointed a 10-member Zoning Task Force with the goal of organizing and revising the City’s zoning regulations. In the fall of 2009, the Mayor’s Zoning Task Force recommended a city-wide zoning overhaul in an ordinance submitted to the City Council. The document contains dozens of changes addressing current issues, legalizing some activities and prohibiting others.

There are two main categories of modifications. First, the City must align its zoning with current state legislation and must revise ordinances to adhere to decisions of Massachusetts Appellate courts. The second part of the revisions deal with “quality of life” issues.

Selected Recommendations Include:

- For those with a single family but oversized home, the new ordinance could allow, after site plan review, an accessory apartment.
- Distinguishes between those home occupations allowed by right and those home occupations requiring a Special Permit.
- Multifamily residences and mixed use are permitted within a Business C District provided that residential buildings and uses have a maximum FAR of three and five tenths, minimum lot size of 42,000 square feet, minimum lot area per dwelling unit of 500 square feet.
- Creation of two new special districts for the Wollaston Business District and the North Quincy Business District.

2.3. Housing Needs Conclusions

Although home prices have fallen in the past two years, average home prices in Norfolk County still exceed the state average. The current median sales price for a single-family home in the City of Quincy is \$297,442 (January 2010).

According to the Office of Federal Housing Enterprise Oversight, between 1980 and 2003, the nation’s largest overall percentage increase in housing prices occurred in Massachusetts. The cost of rental housing has grown similarly. A recent study by the National Low Income Housing Coalition rated Massachusetts as being the least affordable state in which to rent an apartment in

2003. Lack of sites available for development contribute to affordable housing shortages and increased costs for housing, as demand greatly exceeded supply for both owner occupied and rental housing.

A close look at the developed and undeveloped land of Quincy in 2004, provided by the Metropolitan Area Planning Council GIS Department (MAPC), revealed that 99% of Quincy's residentially zoned land is developed, almost fully built out. With the lack of undeveloped land for new residential development, the City needs to implement affordable housing strategies that promote compact development.

New multi-family developments will maximize the number of units that can be built on the last available land. In addition, multi-family developments should return a profit to those developers willing to take on the risks of redeveloping existing properties that may carry significant site preparation costs.

A consequence of the high costs of housing has been the increase in numbers of Quincy families doubling up with family members, as a solution to their housing needs. The Census Bureau refers to these families as "subfamilies" and, from 1980 to 2000, their number increased from 1,376 to 2,231. In that period, the number of children living in subfamilies in Massachusetts rose 68%. Many people living in subfamilies could be thought of as the "hidden homeless," people who, without family support, could be living on the street. The growing numbers of people and families sharing living quarters represent huge adjustments that more and more Quincy residents and their children have been forced to make.

2.4. Weymouth Housing Market Analysis

2.4.1 General Housing Characteristics

As reported previously, there has been a slight decrease in the overall population in Weymouth since the 2000 Census (53,988) to 99% of that figure, as derived from the 2008 Annual Census (53,261).

Despite the projected population decrease, there has been an increase in housing units according to the American Community Survey for 2006-2008 ("ACS 2006-2008"). According to the 2000 Census there were 22,573 housing units in the Town, with 22,028 of this total occupied and 545 vacant housing units. This total represented a housing unit increase of 2.9% over that reported in the 1990 Census (21,937). The ACS 2006-2008 projects the total number of housing units at 22,843; an increase of 270 units indicating a trend of small increases in total number of housing units.

The Town has a diverse mix of housing units that provides housing to families and individuals with a broad range of income. Weymouth's housing stock, as reported in the 2000 Census, consisted of approximately 68% single family homes and 32% multi-family rentals and condominium units.

The ACS 2006-2008 data shows a total of 22,843 units broken down into the following categories: 14,529 owner occupied housing units; 7,162 rental units and 1,152 vacant units. Of the vacant units, the ACS 2006-2008 estimates a total of 311 units are “vacant for sale.” Based on assumption of a 5% rental vacancy rate, it can be assumed that approximately 358 rental units are currently vacant.

Consultations with the Weymouth Health Department show that the number of “abandoned” vacant units is low. Weymouth has a working committee that reviews status of parcels that it acquires through tax title or other means. Properties are generally made available through a public auction process. There is no individual unit status information available to determine suitability of individual properties for rehabilitation.

2.4.2. Homeowner/Owner Occupied Housing

The 2008 UMass Donahue Institute “Housing Market Assessment of Current Conditions and Projection of Trends” (“MA HMA”) indicates that the overall trend in the Greater Boston area is an increase of 4.9% in owner occupied units and a decreases in homeownership in the <30 and 65-74 categories.

All other age groups show an increase including a 16.6% increase in the 50-64 age groups. The ACS 2006-2008 data shows Weymouth has 14,529 owner occupied housing units. Nearly 81% of owner occupied units are detached single family properties; 2.4% are attached single family properties; 6.5% live in duplex/townhouses or small apartments and 10% in large complexes (10+ apartments). The Town also has a small mobile home population (one percent of total housing units).

2.4.3. Renters/Rental Housing

The ACS 2006-2008 data shows that the Town has 7,162 rental housing units. Of this number, 14.5 % of are single family detached and attached units; 10.4% are in duplex structures; 19% are in smaller apartment buildings; and 56% are in apartments with 10+ units. The MA HMA statistics for the Greater Boston Area show an overall decrease of 8.2% in rental households with persons from age 50-64 demonstrating an increase.

2.4.4. Housing & Land Use

2.4.4.1. Low Income Target Areas

For a discussion and information on areas in Weymouth considered to be low and moderate income “Target Areas” see the discussion on geographic distribution in Chapter Five and Map 5A.

2.4.4.2. Areas of Minority Concentration/ Disproportionate Need

The Town has a statistically low minority population. The ACS 2006-2008 data estimates that approximately nine percent (9%) of housing units are currently occupied by minority group residents; the statistical margin of error of six percent (6%) is significant as it could represent a substantial two-thirds difference in actual number of units occupied.

HUD regulations require a participating jurisdiction to discuss any racial or ethnic groups with a disproportionately greater need for housing. A disproportionately greater need would exist if “...the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.” See Map 5B showing the areas of minority concentration and relationship to the Target Areas.

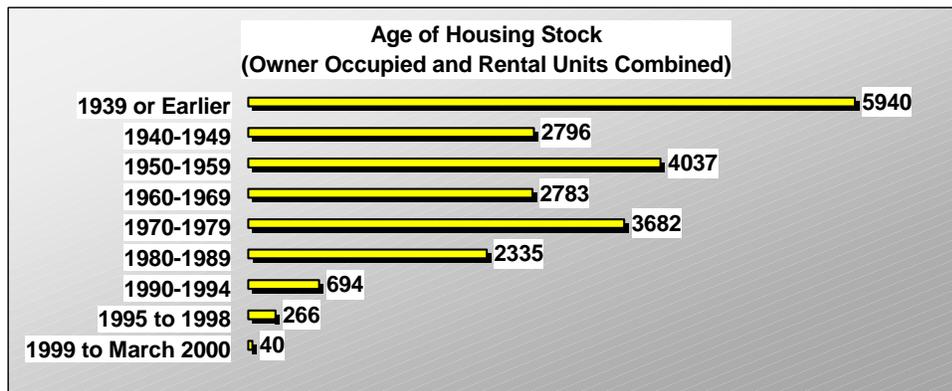
The 2000 Census data shows two areas in Weymouth with at least a 10% minority population. These two areas (Census Tract 422200 Block Group 9 and Census Tract 422302 Block Group 2) have the greatest minority concentrations but only rank 4th and 8th out of the twelve identified low and moderate income Target Areas. This is to say that, for example with respect to Census Tract 422200 Block Group 9, there are three other low and moderate income target areas that have a greater concentration of low and moderate income residents.

The Town does not plan to address one low or moderate income target area over another in terms of importance and will utilize locale discretion to direct funds to these areas to meet priority needs(for example: street and drainage improvements).

2.4.5. Overall Housing Conditions

2.4.5.1. Age of Housing

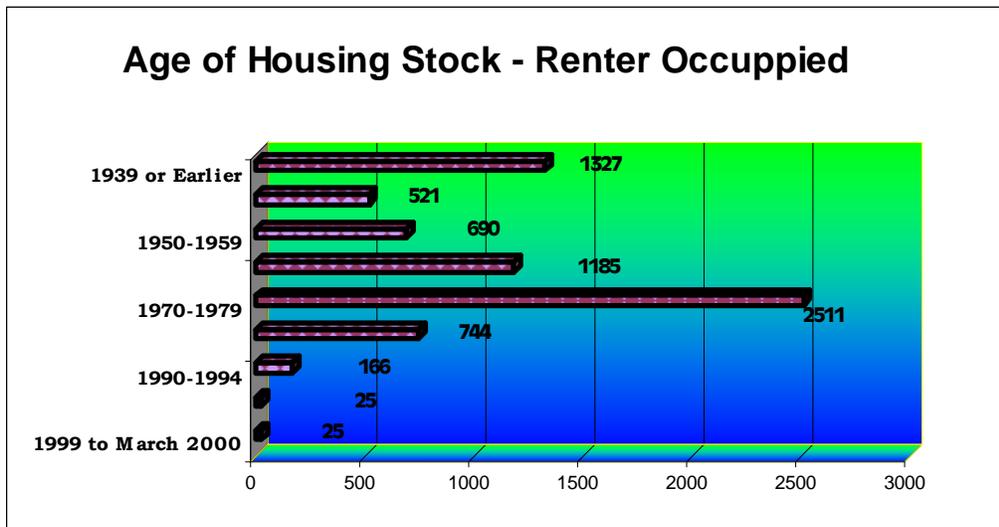
The Town is a mature community with a high percentage of housing stock built prior to 1960. ACS data shows approx 63% of owner occupied housing and 38% of rental units constructed prior to 1960. According to CHAS data 76% of single family housing determined to be affordable to households at less than 80% of median was constructed prior to 1970 including over 90% of the units with three or more bedrooms suitable for large families. This factor contributes to a high potential need for rehabilitation assistance and assistance in the abatement of lead paint hazards.



According to the 2000 Census, a substantial percentage of affordable rental housing units were constructed prior to 1970. Fifty four percent or 762 of such units were affordable to families with gross incomes that were less than 30% of median. Seventy three percent or 1049 units were affordable to families with gross incomes less than 50% of median. Finally, 48.7% or 1,738 of such units were affordable to families with gross incomes less than 80% of median. Of 3,555 reported owner-occupied or for sale units valued as affordable for households with incomes in the <80% income range, 2,742 were constructed prior to 1970.

The median age of rental housing is lower than that of single family units, however with 58% of affordable rental units constructed prior to 1970 it also indicates that a high percentage of these rental units can be considered suitable for rehabilitation.

The Town does not have any identified neighborhoods or areas with substantially old housing or pockets of deterioration. Therefore, assistance such as housing rehabilitation and lead paint abatement loans is available to lower income residents town-wide.



2.4.5.2. Substandard Housing

HUD regulations require that participating jurisdictions define the term “substandard condition but suitable for rehabilitation.” The Town defines this term in accordance with the Comprehensive Housing Affordability Strategy to include units with:

- No complete plumbing or kitchen facilities.
- More than 1.01 persons per room (“overcrowding”).
- Selected monthly owner costs > 30% of household income.
- Gross rent > 30% of household income.
- Housing subject to deferred maintenance.

The ACS 2006-2008 shows that 99.9% of housing units in Weymouth have complete plumbing facilities and all have complete kitchen facilities. However, with the high percentage of older units in Weymouth an assumption can be made that many units would be suitable for

rehabilitation due to deferred maintenance of the older housing stock. In fact, 78.5% of Weymouth’s housing units were constructed prior to 1980.

Census data from 2000 shows 159 owner and renter occupied units were overcrowded (i.e., more than 1.01 persons per room). See Figure 3A. The numbers of owner occupied and rental units with one or more substandard conditions (all income categories) are shown in Figures 3B and 3C. The ACS show that .9% of total housing units are overcrowded (2.1% of rental units and .4% of owner units).

Figure 3A Occupancy Exceeds 1.01 Persons Per Room

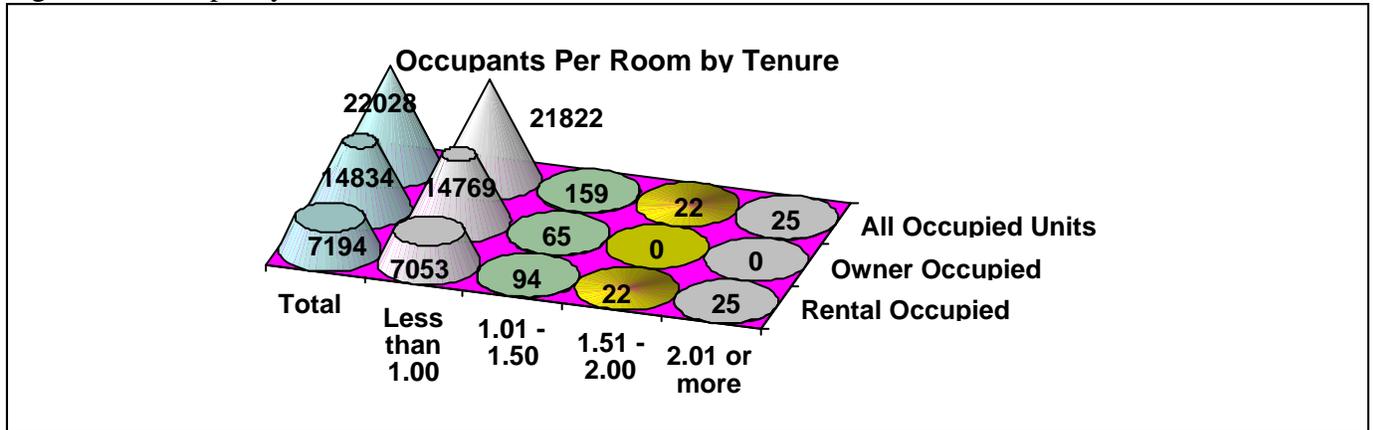


Figure 3B Number of Owner Occupied Units with Conditions by Income

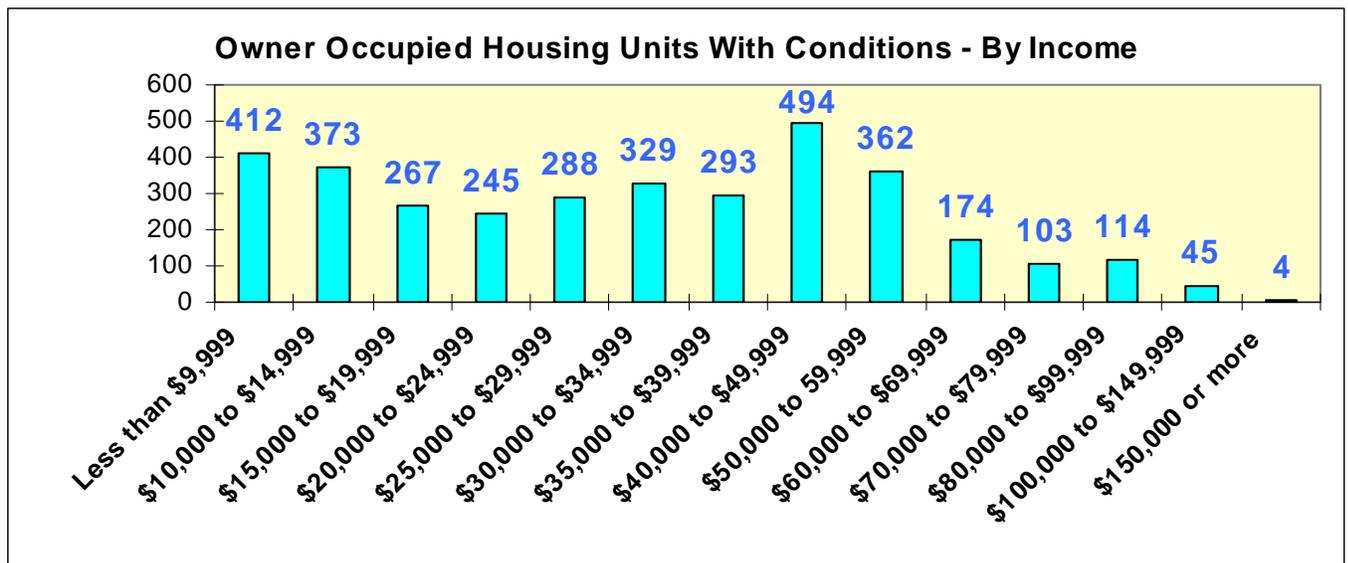
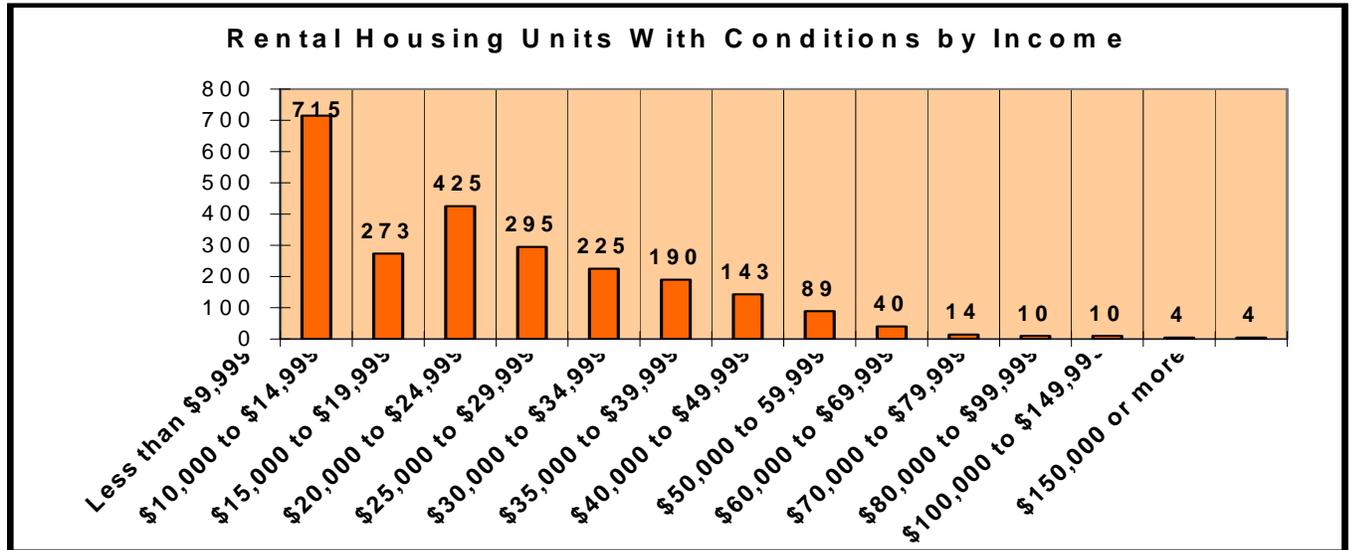


Figure 3C Number of Renter Occupied Units with Conditions by Income



Data derived from the 2000 Census identifies the numbers of residents (elderly, small related households, large related, etc.) living in substandard conditions due to such cost-related housing burdens.” Information below describes households where selected monthly owner costs or gross rent exceeds 30% of household income.

2.4.6. Housing Unit Sales Information

The ACS data for 2006-2008 shows the median value of a single family home in Weymouth as \$347,200. The median cost for a single family home in Weymouth as of January 2005 was \$335,000. Generally, sales prices have been on a downward trend since 2007. More recent consultations with area realtors and review of data from City-Data.com indicate that the number of houses on the market priced under \$300,000 increased in 2009.

Although the first quarter 2009 home sales were at very low levels, sales increased substantially in the third quarter of 2009 in town-wide with sales decreasing in all areas in the last quarter except in North Weymouth, where sales showed a slight increase. See the charts on the next three pages taken from the Metropolitan Area Planning Council’s website.

2.4.7. Rental Costs - Market Trends/Vacancy/FMR

The Massachusetts 2005 Consolidated Plan shows the Commonwealth of Massachusetts as a high cost market for both homeowners and renters. It states that “by 2003, the Annual Community Survey ranked the state as having the second highest median home value, the third highest median rent and the fourth highest median mortgage payment of all states.” The National Association of Realtors rated the Commonwealth as the third most expensive state in which to buy a home in 2003, while the National Low Income Housing Coalition rated the Commonwealth as the most expensive state in which to rent a home.

2.4.8. Vacancy

The MA HMA states that in order to maintain “natural” market vacancy rates of 7.4% for rental housing, and 1.5% for owner housing, the Commonwealth needed to produce 200,000 new units from 1990-2000; actual production evidences a 25% shortfall. The MA HMA shows rental production in the Commonwealth peaking in 2004, with 5,779 rental housing unit starts, compared to 2008 when the number of rental unit starts, is estimated at only 1,037. From 2003 through 2005 the Greater Boston Area saw approximately 4,000 conversions of rental properties to condominiums. Despite an increase in rental starts the vacancy rate remains low due to conversions and a strong area rental demand fueled by under production of housing units from 1990 to 2000. In 2007, the Commonwealth showed a net housing unit shortage of 18,000 units. The MA HMA shows the Greater Boston Area vacancy rate as leveling at approximately five to six percent. The ACS data on Weymouth also shows a vacancy rate of five percent.

2.4.9. Fair Market Rent

Fair market rents in Weymouth have increased approximately 7% since the last Consolidated Five Year Plan (2005-2009). One fact contributing to high area rental costs was the reset of rents to reflect high market cost conditions and high value of both large and small rental properties in the condominium conversion market was a factor contributing to high area rental costs. With the condominium market weakening since 2006 many conversions are now back on the market as rental inventory.

Area Median Family Income (Effective 2010)				
(30% of median income) Very Low Income	1 person	2 person	3 person	4 person
	\$17,350.00	\$19,850.00	\$22,350.00	\$24,800.00
	5 person	6 person	7 person	8 person
	\$26,800.00	\$28,800.00	\$30,750.00	\$32,750.00
(50% of median very low income) Low Income	1 person	2 person	3 person	4 person
	\$28,950.00	\$33,100.00	\$37,200.00	\$41,350.00
	5 person	6 person	7 person	8 person
	\$44,650.00	\$47,950.00	\$51,250.00	\$54,600.00
(80% of median low income) Median Income	1 person	2 person	3 person	4 person
	\$46,300.00	\$52,950.00	\$59,550.00	66,150.00
	5 person	6 person	7 person	8 person
	\$71,450.00	\$76,750.00	\$82,050.00	\$87,350.00
Fair Market Rent (Effective 2010)				
0 bedroom	1 bedroom	2 bedroom	3 bedroom	4 bedroom
\$1,025.00	\$1,156	\$1,357	\$1,623	\$1,783

2.4.10. Expiring Use Restrictions

Of the 1,827 units listed in the latest Weymouth Subsidized Housing Inventory for 2008, 424 units face expiration of affordability restrictions within the five year time frame covered by this Five Year Plan. Weymouth recently provided HOME and CPA funding towards the acquisition of 90 units of housing subject to expiring use in 2009 that will be preserved as affordable housing.

2.4.11. New Construction

The downturn of the housing market has caused a decrease in the number of housing starts being permitted. The MA HMA forecasts continued annual housing shortages through 2012 due to slow recovery of the housing construction from the current market slump. Shortages contribute to lower than optimal vacancy rates, higher unit costs and a reduced affordable inventory.

An additional constraint on construction of new housing units is that the Town is predominantly built-out with little vacant undeveloped parcels left. This is further impacted by environmental constraints such as bedrock and wetland resource areas that are unsuitable for development. With little vacant land left, the trend of development has followed two courses: infill development and redevelopment.

Development of this nature is often controversial with primary concerns being the ability to provide adequate infrastructure such as water, sewer and transportation to accommodate anticipated growth. Water and sewer issues significantly impact development of housing. For sewage control, most of Weymouth's housing units are connected to the MWRA sewer system. However, some areas in Weymouth have experienced chronic sewer system overflows during significant storm events.

2.4.12. Building Permits

The Town continues to see modest new construction of housing, however the trend mirrors the Commonwealth's and regional housing start reductions. The data from the Weymouth's 2005-2009 Consolidated Five Year Plan indicated that 601 new units were developed during the 2000-2003 period. During the two year period from January 2008 to December 2009 building permits were issued for 40 single family dwellings, ten condominium and townhouse units, and two rental projects (made up of six rental units).

3. SPECIFIC HOUSING OBJECTIVES

Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

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

3.1. Quincy

3.1.1. Housing Strategies

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

3.1.2. Inclusionary Zoning

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

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

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

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

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

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

Source: Affordable Housing Trust Fund Committee December 8, 2009

Recent Accomplishments of the program include (2007-2009):

- The Affordable Housing Trust Fund Committee awarded \$300,000 to Neighborhood Housing Services of the South Shore to purchase a 17-unit Single Room Occupancy building (SRO). \$500,000 in HOME funds was used for this project. Eleven of the units are affordable and will be provided to tenants under 80% of median income.
- The Affordable Housing Trust Fund Committee granted \$100,000 to the Office of Housing Rehabilitation (OHR) to be utilized as 2-1 match for low and moderate income households for rehabilitation projects.
- The Affordable Housing Trust Fund Committee expended \$150,000 on QCAP's rehabilitation activities associated with the creation of five (5) rental units at 388 Granite Street. \$468,000 in HOME funds were also expended on this project.
- Neponset Landing was successfully marketed and 28 rental units have been occupied by new tenants who are under 80% of median income.
- The Affordable Housing Trust Fund Committee sold two (2) affordable units on Des Moines Road.

Current projects in the pipeline include:

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

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

3.1.3. Rehabilitation Program

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

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

3.1.4. Fair Housing Counseling

The City of Quincy has a Fair Housing Committee made up of community stakeholders that meets regularly to aid the city's effort to foster a climate in which the individual human dignity and civil rights of all people are respected and where every potential homeowner has access to all housing regardless of race, color, religious creed, national origin, ancestry, age, children, marital status, disability, sexual orientation, public assistance recipient, or sex.

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

3.1.5. First Time Home Buyer

Quincy offers a First Time Homebuyer Program for households earning less than 80% of median income. Funding is provided in the form of deferred loans for closing cost and down payment assistance of up to 10% of the purchase price not to exceed \$20,000. Often times, the City's

program dovetails with the Massachusetts Housing Partnership (MHP) “Soft-Second” program for First Time Homebuyers. 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. Please refer to Table 2C: Summary of Specific Housing/Community Development Objectives for more information.

3.1.6. At Home in Quincy Program

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

3.1.7. McKinney-Vento Homeless Assistance Program

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

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

3.2. Weymouth

3.2.1. Vision Statement

The Town is committed to promoting Fair and Affordable Housing in the Community by increasing the affordable housing inventory, promoting homeownership by low and moderate income residents, and assisting low and moderate income residents with maintaining the conditions of the housing stock. The Town will work towards ensuring that safe, decent, affordable housing is available for residents at all income levels through efforts to provide & promote:

- Technical housing assistance to low and moderate income residents
- First time homebuyer funding assistance programs
- Home rehabilitation assistance for low and moderate income residents and non profit owned affordable rental units occupied by low/mod. income households
- Support for efforts by CHDOS, non-profits and for profit affordable housing developers in development of affordable housing.
- Support the development and rehabilitation of housing for severely disabled persons and for the frail elderly.

3.2.2. Funding

The Town currently receives entitlement funding from the CDBG and HOME programs, as well as through the McKinney/ Continuum of Care program (as a member of the Quincy/Weymouth CoC). The following sections outline the Town's strategy to address identified housing needs and provide a rationale for the allocation of CDBG and HOME housing funds.

3.2.3. Rehabilitation Needs

Priority needs data shows that low income homeowners and aging in place elderly face high costs that can impact the ability to maintain the condition of their homes. This problem is a concern due to the median age of the communities housing stock. To address this need, the Town will continue to provide CDBG funding and technical assistance for lower income homeowners for necessary rehabilitation of its aging housing stock. Funding will be provided as deferred payment loans with terms and conditions designed to serve a wide range of lower income homeowners. Technical assistance will be provided through provision of DPCD staffed Housing Services. The Town will also continue its support of housing initiatives designed to address lead paint hazards in housing constructed prior to 1978.

3.2.4. Deferred Payment Loans

The Town will offer deferred payment loans to non profit owners for repair of affordable rental housing units occupied by low and moderate income households.

3.2.5. Rental Development

Priority needs data demonstrates a continued need for affordable rental housing for lower income residents <50% of median income. Publicly funded rental development will continue as a focus of the HOME Program. The Town will work in cooperation with non-profit and for-profit developers to increase the affordable rental inventory. Given limited funds available under the HOME program for development, efforts will concentrate on projects that leverage both private and state funding. Projects that address the highest need in terms of income /affordability category and bedroom composition will be given highest priority in assessment of project

3.2.6. McKinney Homeless Program-Initiatives for Disabled, Homeless and At Risk

These needs will be addressed through the McKinney Homeless programs in cooperation with members of the QW CoC.

3.2.7. Foreclosure Initiatives

The Town will work with local foreclosure counseling agencies to address the need for assistance and education for residents impacted by the foreclosure crisis. Weymouth will continue participation in the Commonwealth of Massachusetts Foreclosure Initiative to identify

properties in stages of foreclosure and provide opportunities for housing developers to acquire properties for resale to lower income households.

3.2.8. Homeownership Assistance

Real estate sales prices continue to impact the ability of FTHB’s to enter the housing market. In an effort to bridge the affordability gap for lower income first time homebuyers, Weymouth will continue to assist first time homebuyers through cooperative efforts with local lenders, state housing finance agencies and CHDOs. Efforts will consist of HOME funded down-payment assistance programs combined with subsidized mortgage financing through lenders, the Massachusetts Housing Partnership Program and the Massachusetts Housing Finance Agency.

3.2.9. Specific Objectives

Weymouth Specific Housing Objectives Chart			
Specific Objectives		2010-2011 Target	Five Year Target
H1	Rehabilitate single family housing units	10	50
H2	Rehabilitate multi family housing units	2	6
H3	1st Time Homebuyer Assistance	5	25
H4	Development of affordable rental housing	2	10
H5	Lead Abatement Program Assistance	5	25

To implement the strategy previously discussed, the Town has established several specific objectives, identified above and further described in this section.

3.2.10. CDBG Housing Rehabilitation Program

The CDBG funded Housing Rehabilitation Loan Program offers deferred payment interest home improvement financing and technical assistance to lower income households. Funding is provided through the Town’s CDBG Program income account. A goal of assisting 10 households annually has been established for 2010-2011.

3.2.11. HOME 1st Time Homebuyer

The HOME 1st Time Homebuyer program utilizes HOME Program Down-Payment funding to assist 1st time buyers with down-payment assistance in conjunction with private lender mortgage financing through DHCD/Mass Housing Partnerships “Soft Second Loan Program.” \$50,000 in HOME funds has been allocated for down-payment assistance in 2010-2011. A goal of assisting 5 first time homebuyers has been established for 2010-2011.

3.2.12. HOME Affordable Housing Development

The Town has pursued a policy of in-fill type affordable housing development through local non-profit CHDOs (e.g., QCAP and NHS-SS), other regional non profits and for profit affordable housing developers. For 2010-2011, \$29,636 in CHDO reserve HOME funds is anticipated to be available. An additional \$98,188 is allocated for general rental development.

3.2.13. Massachusetts Housing Finance Agency Programs

Funding is available through a network of participating lenders. The Town will act as an intake/processing agency for all programs and offer services for selected programs in cooperation with area CHDOs. Programs will include:

- Get the Lead Out Program – Estimate 5 units assisted
- First Time Homebuyer Programs – Processing/referrals only (estimate serving 10 Weymouth residents).

3.3. The South Shore HOME Consortium

3.3.1. Subsidy Layering Guidelines

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

3.3.2. First Time Homebuyer

The HOME First Time Homebuyer 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.

3.3.3. Local & Regional Actions

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

- The City’s housing rehabilitation programs continued to implement handicapped accessibility, lead paint abatement, flood elevation and retrofitting, and regular homeowner and tenant occupied housing rehabilitation.
- The City of Quincy and the Town of Weymouth worked closely with and provided funding to Quincy Community Action Program (QCAP) and Neighborhood Housing Services of the South Shore (NHS) to educate low and moderate-income households about tenants’ rights and responsibilities and First Time Home Buyer opportunities. First Time Homebuyer Program brochures were updated and also translated into Chinese to reach the largest minority group in the City.
- The Quincy and Weymouth Fair Housing Committees held workshops to educate the public about the housing needs identified in the Impediments to Fair Housing Choice, and to garner support for addressing the housing needs in each of the communities. Quincy’s Fair Housing Committee held its annual educational workshop.
- The Quincy Fair Housing Committee completed its update of the Quincy Fair Housing Plan and the Analysis of Impediments to Fair Housing and distributed the Fair Housing brochure as part of the ongoing effort to educate citizens on their rights and responsibilities along with listing the agencies that offer housing assistance in the City.
- The South Shore HOME Consortium committed HOME Funds for the creation of affordable housing.
- Father Bill’s and MainSpring provided housing referral and support services to homeless families and individuals.
- Quincy Community Action Programs (QCAP) and Neighborhood Housing Services (NHS) began offering mortgage counseling services in 2007.

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

3.3.4. CHDO/ Rental Acquisition Projects

The South Shore 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 next five years. Annually, Quincy anticipates that CHDO agencies will create four (4) units of affordable family housing in Quincy.

Weymouth anticipates CHDOs will continue working on a project creating 6 affordable housing units and 4 affordable rental housing units are being created through other non-profit/for-profit developers.(Please refer to Table 1C for more information.)

4. NEEDS OF PUBLIC HOUSING

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table of the Consolidated Plan to identify priority public housing needs to assist in this process.

4.1. Quincy Housing Authority

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

The Authority owns and manages 1552 apartment units, 14 of the family units are leased to the City of Quincy for the operation of transitional housing programs. Rental subsidies administered by the Authority include: 721 Federal Section 8 Tenant-Based, 57 Federal Section 8 Project Based, 10 Federal Section 8 Homeownership vouchers, 98 Federal Section 8 Designated vouchers 3 MRVP mobile vouchers, 15 site based MRVP vouchers, and 13 DMH vouchers, Finally, the QHA owns 4 scattered site residences that are leased to social service agencies who provide group homes to more than 20 individuals. Assistance to the most vulnerable households is the primary mission of the Quincy Housing Authority. Currently, almost 80% of households served by the Authority fall into the extremely low-income range. More up-to-date detailed characteristics of the households served by the Authority can be found in the table below

Quincy Housing Authority Household Characteristics		
	# of families	% of total families
Total Households	1521	100%
Extremely low income <=30% AMI	1228	80.07
Very low income (>30% but <=50% AMI)	232	15.2
Low income (>50% but <80% AMI)	61	4.01
Elderly or Disabled	1184	77.84
White	838	55.09
Afro-American	86	5.65

Quincy Housing Authority Household Characteristics		
Hispanic	44	2.89
Asian	550	36.16
American Indian	3	.2

The Authority has made a strong commitment in recent years toward improving relations with tenants. Residents of each of the Elderly housing developments are represented by individual Tenant Councils, while tenants of the two Family housing developments in Germantown elect members of a joint Harborview Residents Committee. In addition, the Senior Residents Council addresses matters of concern to Elderly residents of all Authority properties. All of these bodies have direct impact on agency operations, including modernization, maintenance and policy adoption. The Resident Advisory Board is currently providing guidance to the Authority in preparation of its five-year Public Housing Authority Plan for HUD. This plan will be submitted in April 2010. The Resident Advisory Board convenes each year for the review of the Authority's Annual Plan to HUD

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

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

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

The turnover rate across all 2473 Authority owned units and units that are leased is on average 12 units per month. Currently, the Public Housing waiting list consists of 1327 households for Elderly-disabled units, and 1743 households for Family units. The Section 8 Project Based waiting list consists of 181 households. See tables below for complete up-to-date breakdown by type of waiting list.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input type="checkbox"/> Section 8			
<input checked="" type="checkbox"/> Public Housing Elderly/Disabled (combined federal and state as of 2/2/10)			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	1327	100.0%	96
Extremely low income <=30% AMI	1167	87.94	
Very low income (>30% but <=50% AMI)	40	3.01	
Low income (>50% but <80% AMI)	120	9.05	
Families with children		0	
Elderly	576	43.4	
Near Elderly	244	18.38	
Families with Disabilities	507	38.2	
Other Individuals			
White	770	58.02	
Afro-American	131	9.87	
Hispanic	51	3.84	
Asian	360	27.12	
American Indian	15	1.13	
Characteristics by Bedroom Size (Public Housing Only)			
1 BR	1253	94.42	94
2 BR	74	5.57	2
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

* Includes SSI/Disability between Ages 50-62.

** Includes SSI/Disability under Age 50.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input type="checkbox"/> Section 8			
<input checked="" type="checkbox"/> Public Housing Family (combined federal and state as of 2/2/2010)			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/sub-jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	1743	100.0%	50
Extremely low income <=30% AMI	1563	89.6	
Very low income (>30% but <=50% AMI)	162	9.2	
Low income (>50% but <80% AMI)	18	1.03	
Families with children	1412	81	
Elderly families	53	3.04	
Families with Disabilities	43	2.4	
White	589	33.8	
Afro-American	466	26.73	
Hispanic	378	21.68	
Asian	298	17.09	
American Indian	12	.6	
Characteristics by Bedroom Size (Public Housing Only)			
1 BR	59	3.4	1
2 BR	1209	69.36	39
3 BR	425	24.38	9
4 BR	43	2.46	1
5 BR	7	.4	
5 BR +	0		
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			

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

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance (as of 1/22/08)		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/subjurisdiction:			
<p>The Quincy Housing Authority participates in the State-wide Centralized Waiting List for Section 8 tenant-based assistance.</p> <p>The Quincy Housing Authority has adopted a local preference for residents and employees of Quincy and the immediately adjacent cities and towns.</p> <p>A statistical break out of this list is not available.</p>			

4.2. Weymouth Housing Authority

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

In all five housing complexes combined there are 475 units for families and/or the elderly. The WHA also manages 325 units through the voucher program. See the table on the next page for data on handicapped accessibility and resident waiting lists. Also see the tables in the remainder of this chapter for details on each of the five WHA housing complexes and on the voucher program. Map 5C shows the location of all public housing complexes. Finally, Chapter Five identifies the strategy and objectives for meeting public housing needs. The WHA is not classified as “troubled” by HUD and does not anticipate losing any housing units from its existing inventory.

WHA tenants are able to participate in operating the housing authority. Each housing development has a tenant-based organization that meets regularly with a WHA representative. The WHA has a Resident Advisory Board, with two residents from each development¹, and representatives from the WHA. The Board meets quarterly to discuss policies and needs.

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

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

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

Public Housing ADA Accessible Units and Wait List

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

Cadman Place - Elderly; 575 Bridge St., Weymouth, MA		
Estimated Population	Units	Population
Low Rent Public Housing	30	32
Section 8-		
Total	30	32
Building Characteristics	Units	
Total Units	30	
0 Bedrooms		
1 Bedrooms	30	
2 Bedrooms		
3 Bedrooms		
4+ Bedrooms		
Units For The Elderly	30	
Tenant Characteristics	Low Rent Public Housing	Section 8
Percent Reported	100%	
Average Tenure	4.7 Years	
Average Income	\$18,182.00	
Households w/Children	0	
Households w/Majority Public Asst.	0	
Disabled Households	54%	
Elderly Households	42%	
African-American	3%	
Hispanic	3%	
White	97%	
Asian/Pacific Islander	0	
Native American	0	
Annual Funding By Program	Amount	# of Funded Units
Total Funding		30

Pope Towers - Elderly; 25 Water St., Weymouth, MA

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

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

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

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

Pleasantville - Family; 990 Pleasant St., Weymouth, MA

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

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

4.3. Braintree Housing Authority

The Braintree Housing Authority (BHA) is a participant of the Section 8 Centralized Wait List. The list contains over 400 applications from families who live or work in the town of Braintree.

The BHA's state-aided family wait list contains 200+ applications. The average wait is five years.

In the town of Braintree there is a shortage of low-income family housing units. More family units are needed to meet the needs of families whose income is not sufficient for market rate apartments.

Items	# Of Families	% of Total Families
*Waiting List Total	79320	
Extremely Low Income<30% AMI	76429	96.36%
Very Low Income>30% but <50% AMI	3117	3.93%
Low Income<50% but <80% AMI	181	.23%
Families with Children	28644	36.11%
Elderly Families	4525	5.70%
Families with Disabilities	26155	32.97%
White	34308	43.25%
Black	14445	18.21%
Asian	2342	2.95%
American Indian	1318	1.66%
Pacific Islander	253	.32%
Hispanic	29712	37.46%

4.4. Holbrook Housing Authority

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

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

The Authority'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 Authority 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.

4.5. Milton Housing Authority

The Milton Housing Authority manages 51 public housing units, 38 for elderly and 12 for families. There are 144 Section 8 vouchers and 1 MRVP. The Executive Director is hired by a five member board of commissioners, 4 of whom are appointed and 1 is elected.

The Authority's waiting list consists of 74 families, and 231 elderly/disabled. Section 8 is administered by the centralized waiting list.

5. PUBLIC HOUSING STRATEGY

Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership.

If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation.

5.1. Public Housing Specific Objectives

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

First, the Consortium will continue to depend on the Consortium's Public Housing Authorities to be the major providers of subsidized housing via public housing units as well as through Section 8 and MRVP, to address the cost burden of low and moderate income households, especially those that have income below 50% of area median. Most of these households cannot afford to pay market rents and are hoping to move into subsidized housing. For that reason, the number on the waiting list is almost double the number of public housing units in the consortium. The QHA is working towards bringing back 18 units that are off-line and developing a better internal system for preparing vacant units for occupancy by the new tenants to reduce the number of vacant units at any given point in time.

Second, the Consortium will continue to offer and promote its various housing rehabilitation programs to assist for-profit and non-profit rental units, in addition to owner-occupied units. Nevertheless, based on the long history of these housing rehabilitation programs, despite the promotional and outreach efforts that the Consortium would undertake, fewer investor owners (compared to homeowners) would apply for assistance. Investor-owners have expressed various reasons for not participating in the

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

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

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

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

5.2. Efforts to Increase Homeownership among PHA Residents

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

The designations of affordability discussed above assume participation in the City's First Time Home Buyers Program and the State's Soft Second Loan Program. For households with moderate or lower incomes, the City provides up to 9% of the purchase price of the

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

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

5.3. Assisted Housing Inventory

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

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

Table 4.1 Subsidized Housing Inventory (SHI)

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

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

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

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

Table 4.2 Residential Building Permits

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

Source: City of Quincy Building Permits

6. BARRIERS TO AFFORDABLE HOUSING

Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

6.1. Fair Housing Committee and Counseling

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

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

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

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

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

6.2. ANALYSIS of Impediments to Fair Housing & Actions to Address Them

6.2.1.1. Impediment #1: Quincy is a built out community with little developable land that limits the availability of land to develop affordable housing.

- Zoning and land use policies traditionally do not encourage infill residential redevelopment.
- The housing market demands that entities act quickly in a highly competitive real-estate market.
- Residential uses in business/industrial zones have more restrictive requirements.

6.2.1.2. Action #1: Change land use and zoning policies

- Identify “opportunity areas” most appropriate for and conducive to residential development.
- Consider appropriate compact development in traditional “village centers” throughout the City (North Quincy, Wollaston, Brewers Corner, Atlantic, Houghs Neck, Germantown, Squantum, and Quincy Center).
- Consider implementing Chapter 40R Smart Growth Zoning Districts.
- Implement Transit Orientated Development (TOD) techniques for new development around each mass transit station and along bus routes.
- Develop a community visioning effort that can lead to the development of design guidelines for the whole City.
- Encourage the creation of mixed-income housing in Quincy Center and other business districts throughout Quincy that are close to public transportation, and other amenities.
- Implement “sustainable development principles” for the City’s urban centers and mass transit stations that encourage both affordable and market rate housing development.
- Review zoning regulations and explore changes that would encourage redevelopment and in-fill as a result of the lack of undeveloped residentially zoned land.
- Explore any new State or Federal housing initiatives or programs.

6.2.2.1. Impediment #2: High cost of housing and lack of available land for new development limits opportunities and choices.

- The high costs of housing in the City of Quincy and the metro Boston area restrict the availability of low and moderate income housing.

- The shortage of developable land contributes to the high cost of land acquisition and development costs.
- The age of existing housing stock increases the likelihood of substandard conditions (electrical systems, plumbing systems, and structural systems) as well as the presence of lead paint and other environmental hazards.
- The age of the housing stock increases the likelihood that the housing units are not handicapped accessible.
- Due to the high cost of housing, low and moderate income individuals and families are restricted to areas of the City where transportation to employment opportunities may be scarce.

6.2.2.2. Action #2: Encourage the development and preservation of all types of housing throughout Quincy

- Continue using the City's U.S. Department of Housing and Urban Development (HUD) grants (CDBG, HOME, ESG, and McKinney Homeless Assistance) to create, develop, and preserve affordable housing units for low and moderate-income individuals and families.
- Continue to use HUD funding to address substandard conditions in the City's housing units.
- Supplement HUD funding used to address housing issues in the City with other Federal and State grant programs along with private funds.
- Continue to support and fund the housing rehabilitation programs through the Office of Housing Rehab and Neighborhood Housing Services of the South Shore. Current Programs include single-family, multi-family, and non-profit housing rehab, handicapped accessibility, lead Paint Abatement, and FEMA Mitigation.
- Apply for Federal Brownfield Remediation Grants to address environmental issues throughout the City and pave the way for redevelopment of identified sites.
- Continue to fund and support the First Time Homebuyer Program.
- Continue to provide financial assistance to support Community Housing Development Organizations (CHDO) operating in the City.
- Encourage partnerships between government, non-profit, and for-profit entities that result in the creation of affordable housing.
- Continue to support the Inclusionary Zoning Ordinance (IZO) and the Affordable Housing Trust Fund.
- Leverage money acquired in lieu of unit creation from the IZO with other funding sources for the creation of affordable housing.
- Educate City officials and housing developers on the need for additional housing units with support services made available to physically and mentally disabled individuals.
- Coordinate City housing policies with the housing policies of the Quincy Housing Authority.

- Encourage the development of housing projects with the funds of the Community Preservation Act.
- Provide financial and technical support to nonprofit housing developers and providers.

6.2.3.1. Impediment #3: Lack of Education and Outreach

- There is a need for more awareness for the public, government sector, and housing industry personnel regarding fair housing issues.
- There is a need for more education and outreach to the community, specifically, addressing fair housing rights and responsibilities.
- There is a need for improved outreach to let the general public know where they can file a fair housing complaint and seek housing counseling services.
- There is a general lack of understanding by the community and the housing industry on the increasing need for subsidized, special needs, and senior housing.
- There is a growing need to translate fair housing literature into a variety of foreign languages.

6.2.3.2. Action #3: Support education and outreach activities

- Update the existing fair housing brochure, posters, and other materials for distribution throughout the City. Materials should be translated into appropriate languages for the City's growing foreign born population.
- Continue to support the Mayor's Office of Constituent Services to serve as the primary liaison between City government and the general public. The office provides information about city services, takes suggestions to improve city services, provides assistance with tenant or landlord issues, answers questions and issues concerning accessibility for people with disability, listens to concerns about human rights issues in Quincy, provides translation services in Chinese and Vietnamese, provides information about activities for children and families, and provides speakers for community groups.
- Continue the dissemination of "The Purple Pages" community information booklet through the Office of Constituent Services.
- Continue educational workshops through the Department of Planning and Community Development, targeting community based organizations.
- Hold a yearly fair housing workshop targeting real estate representatives, financial institutions, landlords, and the public.
- Implement a "Limited English Proficiency" program providing outreach to provide training for government employees and recipients of government money on addressing language barriers. The program will also provide translation services for various languages.
- Provide support to agencies that offer First Time Homebuyer Workshops and housing counseling services.

- Provide resources and training opportunities to City board and committee members so that they can stay informed on issues such as affordable housing, discrimination, and land use policies.
- Participate in regional fair housing initiatives and programs by attending housing workshops and seminars and staying on top of new federal and state programs.

6.2.4.1. Impediment #4: Monitoring of fair housing practices

- Verify fair housing practices are being adhered to throughout the City.
- Significant monitoring burden on the City to ensure all federally, state, and locally assisted housing units are in compliance with fair housing laws and other applicable regulations.

6.2.4.2. Action #4: Conduct monitoring and investigative activities

- Continue to monitor compliance with fair housing laws of the Commonwealth's Subsidized Housing Inventory, Inclusionary Zoning Ordinance and HUD funded affordable housing units.
- Conduct regular monitoring of affordable units that are part of the Subsidized Housing Inventory, Inclusionary Zoning units, and HUD funded affordable units.
- Continue to monitor fair housing practices throughout the City.

7. LEAD BASED PAINT

Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

7.1. Quincy

7.1.1. Statistics

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

7.1.2. Lead Abatement Gap Filler VI Grants

In 2009, the City of Quincy, as lead subrecipient for the South Shore HOME Consortium, applied for Lead Abatement Gap Filler VI Grant funds from the Massachusetts Department of Housing and Community Development (DHCD). The City was previously awarded funds under Gap Filler V, which were used to clear 10 units Consortium-wide. With the help of these new funds and other program funds such as Massachusetts Get the Lead Out (GTLO), CDBG, and HOME funds, the City planned to clear 5 units during the FY 2009-2010.

7.1.3. Office of Housing Rehabilitation

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

7.2. Weymouth

The Town has been proactive in its efforts to conduct lead paint abatement in its older housing units. According to the ACS 2006-2008 data, the Town has a significant percentage of aged housing units, with approximately 78% of its 21,691 occupied housing units having been constructed prior to 1978.

With 36% of the families in the Town earning less than \$50,000 annually it can be assumed that a minimum of 36% of older units (6,090) are occupied by lower income families in this income range. Given that older housing stock is more likely to be affordable, the percentage of lower income households “at risk” is likely to be higher.

The Town has been addressing lead issues through cooperation with area non-profits and the state to provide funding assistance for abatement activities however the number of units assisted is low compared to potential number of units with lead issues. No local data is maintained to show what percentage of older units may have had lead issues abated through private funding of property rehabilitation.

Data from the Massachusetts Childhood Lead Paint Poisoning Prevention Program (2008) indicates that of 2,275 children in Weymouth who are between the mandatory testing ages of 9-48 months, 1,780 (78%) have been screened. Of 3,811 children ages 6-72 months, 1,949 (51%) have been screened. Two cases of elevated blood lead levels in the children were reported in this timeframe. The Town will continue to its practice of outreach and education to increase screening compliance and promote awareness of lead hazards however the DPH data indicates that although a high percentage of housing predates 1978 lead based paint prohibitions, Weymouth’s lead based paint poisoning statistics show that the Town is not a “high risk” community.

According to the CHAS, a substantial percentage of affordable rental housing units were constructed prior to 1970 (53.8% [762] of units affordable to families with gross incomes <30% of median; 72.6% [1049] of units affordable to families with gross incomes <50%; and 48.7% [1,738] of units affordable to families with gross incomes <80%). Of 3,555 reported owner occupied or for sale units valued as affordable for households with incomes in the <80% income range, 2,742 were constructed prior to 1970.

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

Sub-contracting through NHS, the Town will abate 5 units in the next year. In addition, the Town will promote abatement of lead hazards with financial assistance to low and

moderate income residents through the CDBG Revolving Loan Fund and through technical assistance provided as part of the Town's CDBG Housing Services.

7.3. The South Shore HOME Consortium Lead Abatement Outreach and Education

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

The Consortium plans to conduct such seminars in strategic locations in partnership with non-profit organizations that serve low- to moderate- income families with children. The Consortium will also be responsible for direct mailings and distribution of informational materials.

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.

B. HOMELESS

1. HOMELESS NEEDS AND PRIORITY HOMELESS NEEDS

Table 1A: Homeless Needs

HOMELESS NEEDS: The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with TABLE 1A. The summary must include characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

PRIORITY HOMELESS NEEDS: Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in TABLE 1A, the Homeless and Special Needs Population Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table – Homeless Populations and Subpopulations.

1.1. Homeless Needs Assessment

Following a detailed analysis about homeless needs, the City of Quincy's Department of Planning and Community Development identified the following priorities for 2010-2014:

1.1.1. Emergency Shelter

Obstacle - Families and Individuals can become homeless for many reasons. Domestic Violence, sudden lay-offs, unaffordable rent increases, the high cost of medical care for an unforeseen illness or injury; these are just some of the crises that sometimes leave families without a roof over their heads. An *emergency shelter* is a short-term home base, providing support for homeless individuals and families while they look for more permanent housing.

Supporting Data

- Survey: About 82% of respondents say yes to *emergency homeless services* as a priority.
- Housing First (2007) states, "*Sheltering* homeless people is more expensive than housing them. Annual per person shelter costs are more than \$3,500 higher than comparable expenses for a Housing First unit. This cost estimate is low; for example, it does not include savings of expensive hospital care costs."

1.1.2. Transitional Housing

Obstacle – *Transitional housing* is a comprehensive system to help families and individuals move from crisis to stability to self-sufficiency.

Supporting Data

- Survey: About 73% of respondents say yes to *transitional homeless services* as a priority.

1.1.3. Permanent Supportive Housing

Obstacle – *Permanent Supportive Housing* is a method to help residents transition out of homelessness, remain housed, and live as independently as possible.

Supporting Data

- Survey: About 54% of respondents say yes to *permanent supportive homeless services* as a priority.
- The City of Quincy, Massachusetts 10-Year Plan to End Chronic Homelessness (2005) states, "Through our data with the Continuum of Care we have seen most people who become homeless move back into the community with minimal

- assistance once they obtain housing. For about 30% of our Homeless population, however, additional *support* is necessary to help these individuals obtain self-sufficiency.”
- The City of Quincy, Massachusetts 10-Year Plan to End Chronic Homelessness (2005) states, “Once persons are placed into *housing* they pay rent if they have an income, and participate in an individualized service plan created to increase their level of self-sufficiency and stabilize their situation within the community.”
 - Housing First (2007) states, “Hospital stays were dramatically reduced when comparing the year before access to *Housing* First and the year after for the group of women at one of the SRO (single room occupancy) residences. Inpatient hospitalization decreased by 77 percent, and hospital emergency room visits by 83 percent.
 - Housing First (2007) states, “The FBP (Father Bill’s Place) work crew provides an *opportunity for many to work* during the day. Few were able to access employment outside of the FBP. Barriers accessing employment include explaining gaps in past employment and fears of losing SSI income.”
 - Housing First (2007) states, “Their new homes helped *Housing* First residents to reunite with family members and build stronger relationship with each other. However, residents ranked the *support* they received from staff higher than any other.”
 - Housing First (2007) states, “Housing First allowed this young woman (age 18) to be able to complete her education and keep her employment without being faced with life in the crowded shelter environment. She stayed for about eight months and moved into a one bedroom apartment with her boyfriend. With the completion of her nurses assistant certificate (CNA), she was able to afford fair market rent. This example provides a glimpse of what the future may hold when emergency shelters will be an artifact of the past.”

1.1.4. Chronically Homeless

Obstacle – People who are *chronically homeless* have multiple needs that can not be addressed by one service system. These needs include access to mental health services, substance abuse treatment, health care, housing, income supports and entitlements, basic life skills training, education, and job training.

Supporting Data

- The City of Quincy, Massachusetts 10-Year Plan to End *Chronic Homelessness* (2005) states, “We have learned that homelessness is a complex issue and that persons facing homelessness need more than just a temporary bed. They need affordable housing, supportive services, case management, job training, mental health assistance and/or substance abuse services to regain their independence and increase their level of self-sufficiency.”
- The City of Quincy, Massachusetts 10-Year Plan to End Chronic Homelessness (2005) states, “while we are ending homelessness for some, many more individuals are continuing to seek our assistance and while the number of housing

solutions within Quincy has grown, so too has the demand for emergency shelter beds... In 2005, 195 individuals were experiencing homelessness at a point in time, of these individuals, 96 persons fit HUD's definition of *chronically homeless*."

- The City of Quincy, Massachusetts 10-Year Plan to End Chronic Homelessness (2005) states, "*Chronic homelessness* consumes a disproportionate amount of costly resources (approx. 50%); Chronic homelessness has a visible impact on our community's safety and attractiveness; Effective technologies exist to engage and house persons struggling with chronic homelessness; Addressing the needs of the chronically homeless will free up resources for other homeless groups including youth/families; Providing supportive housing to individuals is more cost effective than simply managing one's homelessness through emergency systems of care."
- Housing First (2007) states, "Shelter staff noted improvements in daily living activities and health status for all formerly chronically homeless individuals residing in Housing First. While not all shelter staff was supportive of this model prior to its implementation, all thought that it worked well for all residents, and is a model that should be replicated for more *chronically homeless*."

2. HOMELESS INVENTORY

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in TABLE 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extreme low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

*Please refer to Table 1A

3. HOMELESS STRATEGIC PLAN

1. HOMELESSNESS: Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk for becoming homeless.

2. CHRONIC HOMELESSNESS: Describe the jurisdiction's strategy for eliminating chronic homeless. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy of plan to eliminate chronic homelessness. Also describe, in narrative, relationships and efforts to coordinate the ConPlan, CoC, and any other strategy or plan to address chronic homelessness.

3. HOMELESSNESS PREVENTION: Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

4. INSTITUTIONAL STRUCTURE: Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homeless strategy.

5. DISCHARGE COORDINATION POLICY: Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs of institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

HOMELESS STRATEGIES SUMMARY

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

3.1. Homelessness

The Quincy/Weymouth Consortium (QWC) represents local government, businesses, faith organizations, formerly homeless persons and service providers who work together to coordinate all efforts taking place within the continuum to address the issues of homelessness. Great care is taken to insure 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 Mass Alliance of Homeless Shelters to prevent overlapping or duplicative efforts by the continuum.

The QWC is working with the State of Massachusetts to fully understand its recently released "Ten-Year State Plan to End Chronic Homelessness" and ensure that the local ten-year plan reflects the state's goals and processes. The QWC has obtained agreement from the Mayor of Quincy that the City will participate this year in the creation of a formal 10-year strategy to end chronic homelessness.

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

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

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

3.2. Chronic Homelessness

3.2.2. Data Gathering

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

3.2.2.1. Goal One

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

3.2.2.2. Action Steps

1. Implement the state-wide HMIS Data gathering System (The Homeless Management Information System) in the City of Quincy and among homeless service providers, with full implementation to be achieved within 18 months.

2. Beginning July 1, 2005, local ambulance companies will begin gather data on all homeless persons served and report these statistics to the Leadership Council on Homelessness on a yearly basis.
3. Regional hospitals will track visits from emergency room services for anyone experiencing homelessness and report this data back to the Leadership Council on Homelessness on a yearly basis.
4. Data will be analyzed by the Leadership Council on homelessness after year one to assess trends and gaps among information provided.

3.2.2.3. Measurable Outcomes

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

3.2.2. Affordable Supportive Housing

Through our data with the Continuum of Care we have seen that most people who become homeless move back into the community with minimal assistance once they obtain housing. For about 30% of our Homeless population, however, additional support is necessary to help these individuals obtain self sufficiency. We as a community need to be committed to permanent supportive housing when assisting the chronic homeless population. We have successfully started to move toward a new housing model called Housing First.

Figure 3.1. Claremont House for Women



3.2.2.1. Housing First

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

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



Already, Quincy has achieved some success in implementing the Housing First model. Currently, there are 24 units of permanent housing for the chronically homeless in the city. In this past year, Neighborhood Housing Services of the South Shore and Father Bill’s Place have created eight additional units specifically for those who are chronically homeless. These units were able to be created as a result of leveraged dollars through HOME funds, Neighborhood Reinvestment, Federal Home Loan Bank and the State’s Center for Community Recovery Innovations program. To date, more than half a million dollars of non-McKinney dollars has been raised for the creation of permanent housing.

3.2.2.2. Goal Two

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

3.2.2.3. Action Steps

1. Increase housing supply by 10-12 units per year over the course of 10 years.

2. Create Housing First units to bypass shelter and decrease the number of emergency shelter beds by 10 beds per year over the course of 10 years.
3. A portion of HOME resources will continue to be earmarked for special housing needs, such units for chronically homeless individuals.
4. The Quincy-Weymouth COC will continue to utilize at least 15% of McKinney-Vento dollars to create funding for new housing first units per year over the course of 10 years.
5. Neighborhood Housing Services of the South Shore and Father Bill's Place will continue to seek local and state resources identified as major funders for acquisition, rehab and leasing costs. Major funders include, but are not limited to:
 - Mass Housing and Finance Community Care Initiatives
 - City of Quincy HOME Funds
 - Federal Home Loan Bank
 - Neighborhood Reinvestment
 - Department of Housing and Community Development
 - McKinney-Vento Federal Funding
 - Department of Veterans' Affairs
 - Local businesses and foundations
6. The Leadership Council will seek to initiate a relationship with the real estate community and municipal leaders to assist in the identification of potential properties suitable for the development of supportive housing.
7. The Leadership Council on Homelessness will educate the public on the success of scattered-site, supportive housing and Housing First models, serving the chronically homeless.
8. QISC/Father Bill's Place will advocate with Department of Transitional Assistance (the major funder of emergency shelter beds) to convert dollars now utilized to support emergency shelter beds into dollars for housing first units.

3.2.2.4. Measurable Outcomes

1. 100-120 new units of housing for the chronically homeless after 10 years.
2. Decrease in the number of persons experiencing chronic homelessness by 10% per year for 10 years. (Benchmarks will be reassessed every 5 years).
3. Decrease in emergency shelter beds for the chronically homeless by 10% each year for 10 years. (Benchmarks will be reassessed every 2 years).

4. Increased funding for housing development for persons experiencing chronic homelessness.

3.2.1. 3.2.3. Supportive Services

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

3.2.3.1. Goal Three

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

3.2.3.2. Action Steps

1. The Quincy-Weymouth Continuum of Care is working to initiate a pilot program with Mass Behavioral Health Partnership that would enable the continuum to receive state healthcare service dollars for some of the chronically homeless persons for whom housing is provided thus funding additional supportive services.
2. The Department of Mental Health's Program for Assertive Community Treatment (PACT) resources are committed to providing supportive services to those individuals with mental health issues.
3. Healthcare for the Homeless will provide a nurse and physician for medical care.
4. Tri-City Mental Health is committed to providing clinical services and QISC will provide case management, crisis intervention and stabilization services.
5. Tri-City Mental Health and Health Care for the Homeless will provide 20 hours per week of aggressive street outreach to engage with individuals residing outdoors and assist with moving into housing without barriers.
6. Members of the Leadership Committee will engage political leaders and businesses and foundations to provide dollars to expand and continue support services, which are the most critical to successful tenancy and ending of homelessness, but are also the hardest to get funding for.

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

3.2.3.3. Measurable Outcomes

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

3.2.2. 3.2.4. Self-Sufficiency through Job/Vocational Training & Placement

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

3.2.4.1. Recommendation

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

3.2.4.2. Action Steps

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

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

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

3.2.4.3. Measurable Outcomes

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

3.2.5. Cost-Benefit Analysis

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

3.2.5.1. Goal Four

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

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

3.2.5.2. Action Steps

1. Boston Healthcare for the Homeless, Father Bill's Place and the UMASS Center for Social Policy will conduct a research study of residents of the new 25 unit housing first project to evaluate costs for emergency services utilized for the year prior to receiving housing and compare to the costs of emergency services utilized for the year following placement in housing.
2. Beginning July 1, 2005, local ambulance companies will gather data on all homeless persons served and report these statistics to the Leadership Council on Homelessness on a yearly basis.
3. Regional hospitals will track visits for emergency room services for anyone experiencing homelessness, as well as whether services needed were medical, substance abuse or mental health related. This data will be reported back to the Leadership Council on Homelessness on a yearly basis.
4. Sheriff's Department will track number of arrests and length of jail stays for persons fitting the definition of chronic homelessness.
5. The Quincy-Weymouth Continuum of Care will obtain costs of services by day, visit, or per person for each emergency system of care.

3.2.5.3. Measurable Outcomes

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

3.2.3. 3.2.6. Political Will

The Mayor of the City of Quincy and the City Planning Department have been directly involved in the creation of the 10-Year plan, soliciting input and feedback from the Leadership Council and the Quincy-Weymouth Continuum of Care. Great care has been

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

3.2.6.1. Recommendation

Chronic homelessness has no borders and we recognize that a local approach is not enough to ending the problem of homelessness. To be successful in ending chronic homelessness, we must work collaboratively with neighboring cities, towns and communities to create a regional strategy.

3.2.6.2. Action Steps

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

the success of those efforts to end homelessness, as well as assist with the zoning and site locations of new housing projects.

7. Local clergy will advocate for additional resources and educate their congregations about the issues of homelessness and assistance needed to end homelessness in our community.

3.2.6.3. Measurable Outcomes

1. Establishment of a regional collaboration within three years.
2. Receipt of funding from new sources specific to regional strategies and services for addressing chronic homelessness within five years.
3. 10% reduction in needed services for chronically homeless individuals coming from other communities within two years.

3.2.7. Implementation of Plan

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

3.2.7.1. Recommendation

Quarterly 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.

3.2.7.2. Action Steps

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

3.2.7.3. Measurable Outcomes

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

3.3. Homeless Prevention

3.3.1. Services in place

- Rental /Mortgage Assistance
 - Quincy Interfaith Sheltering Coalition – Federal and private funds for Rental Start-Up (an emergency rental subsidy to those generally able to pay rent and who have means to pay rent in the future).
 - Quincy Community Action Programs (QCAP) – FEMA, Lend-a-Hand, and Department of Transitional Assistance (DTA) Relocation funds for rent assistance.

- Counseling
 - Tenant counseling, including linkage to other resources to mitigate issues affecting ability to maintain tenancy, e.g., food pantry, mental health, AA/SA, child care, HeadStart, and fuel assistance.
 - First Time Homebuyer Workshops in English and Chinese
 - Tenant/Landlord Rights and Responsibilities Workshops
 - Mortgage foreclosure counseling. Budget/credit counseling
 - Predatory lending workshops/individual counseling
 - Assistance with applications for and obtaining housing subsidy
 - Home Equity Conversion Mortgage (HECM) counseling for seniors which enables seniors to remain in home
 - Housing search if remaining in place is no longer an option
 - Cyber Workshops on housing that cover how to use the Internet, on-line housing search, where to get free Internet access, and workshops also include free email accounts.
 - Support groups for victims of domestic violence and children of victims to prevent repeat victimization and subsequent homelessness.
 - Mediation with family/landlords by representative of QWC’s Family Subcommittee
 - Weekly presence in District Court for summary process sessions
 - Emergency Assistance
 - FEMA funds for Fuel Assistance
 - Salvation Army – FEMA funds for Utility Assistance
 - Down Payment Assistance

3.3.2. How Persons Access/Receive Assistance

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

3.4. Institutional Structure

The Quincy/Weymouth Consortium, representing local government, businesses, faith-based organizations, formerly homeless persons and service providers will work together to coordinate all efforts taking place within the continuum to address the issues of homelessness. Great care will be taken to insure that the planning process is in step with state and local plans to end chronic homelessness. Efforts of the QWC will be coordinated with the City of Quincy's consolidated plan and also with other continuums in the State through participation in the Mass Alliance of Homeless Shelters to prevent overlapping or duplicative efforts by the continuum.

The QWC is continuing to work with the State of Massachusetts to fully understand its recently released "Ten-Year State Plan to End Chronic Homelessness" and ensure that the local ten-year plan reflects the state's goals and processes. The QWC has obtained agreement from the Mayor of Quincy that the City will participate this year in the creation of a formal 10-year strategy to end chronic homelessness.

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

Many members of the Board are expected to volunteer to serve on subcommittees that address specific homelessness issues such as housing, family homelessness and healthcare. Subcommittee members will 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 will also continue to ensure public notice of the planning process and develops the community's ranking criteria for the Continuum of Care application process under the McKinney's Homeless Assistance Program SuperNOFA. Every organization in attendance will receive one vote. The vote will be conducted by paper ballot. Any organization proposing a new or renewal project will be given an opportunity to speak on behalf of their project. The objective ranking criteria will be explained to the board. The ranking criteria will be discussed at length. Before voting, there will be ample time for discussion and input by all members. Each member organization's vote will hold equal weight when priorities are established. The process must be satisfactory to all members before it is allowed to move forward. Priorities will be based on the Board's analysis of

the communities' most pressing needs. Each Board member will rank 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 will be the one selected for that priority.

3.5. Discharge and Coordination Policy

The quickest and most efficient way to end chronic homelessness is to prevent the 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

3.5.1. Goal Five

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

3.5.2. Action Steps

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

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

3.5.3. Measurable Outcomes

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