

**City of Quincy, Massachusetts**  
and the  
**Quincy/Weymouth Consortium**

**FY 2005-2009**

**Consolidated Plan &**

**FY 2005-2006 Action Plan**

*for*

Community Development, Housing,  
Homelessness and Special Needs

**REVISED: JULY 7, 2005**



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## **ATTACHMENTS**

- City of Quincy Housing Rehabilitation Programs Brochure
- City of Quincy Request for Proposals Package
- U.S. Census Bureau figure TM-P004D
- U.S. Census Bureau figure TM-P046
- Copy of Classified ad from Patriot Ledger, April 15, 2005
- Monitoring Documents:
  - ◆ Monitoring Report
  - ◆ Monitoring Plan – Quincy 2000 Collaborative
  - ◆ Monitoring Plan – CHDO’s, Sub-Recipients and Contractors
  - ◆ Monitoring Plan – Housing Rehabilitation Programs
- City of Quincy Public Buildings (*ADA Compliance Order*)

## **CERTIFICATIONS**



## City of Quincy & Quincy/Weymouth Consortium, Massachusetts

# 5 Year Strategic Plan (FY 05-09)

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## GENERAL

### STRATEGIC PLAN

Mission:

This five-year (FY 05-FY 09) Consolidated Plan of the City of Quincy and the Quincy-Weymouth (Q-W) Consortium is:

- a collaborative process whereby the community establishes a unified vision for community development actions;
  - a comprehensive housing affordability strategy that sets forth a jurisdiction's policy for allocating investment among housing needs activities;
  - a statement of specific long-term and short-term community development objectives and priority non-housing community development needs;
  - an application for funding under HUD's Community Planning and Development formula grant programs (CDBG, HOME, and ESG);
  - a strategy to be followed in carrying out HUD programs; and
  - a management tool for tracking and measuring results.
- Participating Communities:  
City of Quincy – CDBG, HOME (lead community); ESG, McKinney Homeless Assistance  
Town of Weymouth – HOME, McKinney Homeless Assistance

### 1. GENERAL QUESTIONS

Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).

Identify any obstacles to meeting underserved needs (91.215(a)(3)).

*5 Year Strategic Plan General Questions response:*

The priorities for allocation investment geographically were based on the locations of low- and moderate- income households or persons being targeted. The Service (or geographic) Areas of many of the City's housing and homeless Projects (see Section 29) are *City-wide* because they are targeted to meet the needs of low- and moderate income households and persons *throughout the City*. The same is true for certain public services, such as the

Asian Liaison program that assist low- and moderate income Asian-American residents across Quincy who do not speak or understand English well.

However, where there is concentration of low and moderate-income households or persons with specific community development needs in certain neighborhoods, the City's Projects, programs or activities were designed to address such a need in those specific areas. For example, Project 9 - Area Benefit Neighborhood Centers and Associations, represents public service programs that will be implemented in neighborhood centers to benefit particular low and moderate-income neighborhoods or Census tracts. Similarly, Limited Clientele Neighborhood Centers and Associations, represent public service programs that will be implemented by neighborhood centers that service limited-clientele low and moderate-income persons residing in specific Census tracts. In addition, part of the City's CDBG funds will be used for several public services programs for many groups that are presumed to have low to moderate income. They include programs for seniors and homeless individuals. Furthermore, the City set aside CDBG funds for public works that will benefit specific low-moderate income areas and public facilities that address the needs of low- and moderate-income persons or neighborhoods (e.g. Germantown).

The areas of minority concentration in Quincy are North Quincy (Census Tract 4175.01 and 4175.02) and Germantown (4178.02)<sup>1</sup>. The minorities in North Quincy are primarily Asian-Americans and for that reason, the City is providing CDBG funds to Asian programs that will be undertaken by the Asian American Association and the Atlantic Neighborhood Association, both of which are located in North Quincy. The minorities in Germantown are more diverse and for that reason, the City is providing CDBG funds for the various public services programs and the physical expansion of the Germantown Neighborhood Center. Other CDBG Projects that will assist the minorities are City-wide in scope, such as the Asian Liaison and Asian American Service Association.

Programs, projects and activities that will be funded with CDBG, HOME and ESG funds are intended to meet the underserved needs of housing, the homeless and community development.

Where site-specific activities have not been identified within specific Projects, priority will be given to those that meet the more urgent underserved needs.

## **2. MANAGING THE PROCESS (91.200 (B))**

Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

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<sup>1</sup> Minority concentrations of Asians are more clearly illustrated in U.S. Census Bureau figure TM-P004D in the *attachments section* of this document.

*5 Year Strategic Plan Managing the Process response:*

The lead community for this Consortium is the City of Quincy. The lead entity overseeing the development of the plan for the Quincy/Weymouth Consortium is the Quincy Department of Planning and Community Development, under the direction of the Quincy Mayor. The coordinating entity for the HOME Program in Weymouth is the Weymouth Department of Planning and Community Development, under the direction of the Weymouth Mayor for the purpose of implementing and assisting in the monitoring of the implementation of the plan in that community.

The CONSOLIDATED PLAN FOR FY 2005-09 and ACTION PLAN FOR FY 2005-06, including the Non-Housing portion, of the CITY OF QUINCY and QUINCY-WEYMOUTH CONSORTIUM was sent on July 11, 2005 to the Massachusetts Department of Housing and Community Development (DHCD) for its comments. To date, no comments have been received from DHCD.

The Quincy Department of Planning and Community Development will continue to oversee the disbursement and administration of CDBG, HOME and ESG funds in relation to programs operated by subrecipients and subgrantees, who utilize these resources to address the priority needs identified within the 5-Year Consolidated Plan and One Year Action Plan. City departments and agencies, such as Public Works, also serve as subrecipients for relevant projects. The City conducts its economic development programs through Quincy 2000 Collaboration – a public/private subrecipient, and many of the programs involved in the implementation of the Consolidated Plan leverage private resources through the federal funds they receive.

*MAJOR PUBLIC AND PRIVATE AGENCIES RESPONSIBLE FOR ADMINISTERING PROGRAMS COVERED BY THE PLAN*

*CODES: CITY (City Department or Agency)  
NP (Private Non-Profit Organization)  
FB (Faith-Based Organization)  
CHDO (Community Housing Development Organization)  
FP (Private Sector, Contractor, For Profit Organization)*

**A. PUBLIC SERVICES**

- Senior Programs – Council on Aging (CITY); Squantum Neighborhood Association (NP); Asian-American Service Association (NP); Beechwood Community Life Center (NP);
- Neighborhood Center Public Services Programs – Germantown Neighborhood Council (NP) and the South Shore YMCA (NP); Houghs Neck Community Council (NP); Atlantic Neighborhood Association (NP); Ward IV Neighborhood Association (NP); Montclair-Wollaston Neighborhood Association (NP); Jana Bagen (FP for Quincy Point Community Center);
- Food Pantry – Quincy Community Action Program’s South West Community Center Emergency Food Pantry (NP);
- Psychiatric Services – Good Shepherd Maria Droste (FB);
- Family Programs – Mayor’s Commission on the Family (CITY); neighborhood centers (see above)
- Handicapped Program (Meals on Wheels)– South Shore Elder Services, Inc. (NP); QUILL (NP)

- Asian Programs – Asian Liaison Office (CITY); neighborhood centers (see above); Asian-American Service Association (NP);
- Youth Programs – neighborhood centers (see above);
- Child Care – Quincy After School Child Care (NP);
- Employment and Training Programs – Interfaith Social Services (FB)
- Homeless Program – Quincy Interfaith Sheltering Coalition (NP), Commission on the Family

## **B. PUBLIC FACILITIES**

For most renovation projects, Office of Housing Rehabilitation (Department of Planning and Community Development) (CITY); Ad Hoc Project Development Committees (for Germantown Neighborhood Center and the Atlantic Neighborhood Center Projects); Work, Inc. (NP)

## **C. PUBLIC WORKS**

- Departments of Planning and Community Development and Public Works (CITY)

## **D. ECONOMIC DEVELOPMENT PROGRAMS**

- Quincy 2000 Collaborative (NP)
- Department of Planning & Community Development (City)

## **E. HOUSING REHABILITATION PROGRAMS**

- Office of Housing Rehabilitation (Department of Planning and Community Development) (CITY)
- Neighborhood Housing Services of the South Shore (NP)
- Weymouth Office of Planning and Community Development (CITY)

## **F. FIRST TIME HOMEBUYER'S PROGRAMS**

- Department of Planning and Community Development (CITY)
- Quincy Community Action Program (NP)
- Weymouth Office of Planning and Community Development (CITY)

## **G. AFFORDABLE HOUSING DEVELOPMENT**

- Neighborhood Housing Services of the South Shore (CHDO)
- Quincy Community Action Program (CHDO)
- Work, Inc. (NP)
- Elder Housing Corporation, Inc. (NP)

## **H. OTHER HOME FUNDED PROGRAMS**

- Department of Planning and Community Development (CITY)
- Quincy Community Action Program (NP)
- Weymouth Office of Planning and Community Development (CITY)

**I. PLANNING INITIATIVES**

- Mayor's Office/Department of Planning and Community Development (CITY)

**J. CODE ENFORCEMENT**

- Department of Public Health (CITY)

**K. EMERGENCY SHELTER GRANT / MCKINNEY-VENTO HOMELESS ASSISTANCE**

- Quincy Interfaith Sheltering Coalition (NP)
- Quincy Housing Authority
- DOVE (NP)
- Commission on the Family (CITY)

**3. CITIZEN PARTICIPATION (91.200 (B))**

Provide a summary of the citizen participation process.

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

Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

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

*5 Year Strategic Plan Citizen Participation response:*

**A. ACTIVITIES AND SIGNIFICANT ASPECTS OF THE PROCESS BY WHICH THE PLAN WAS DEVELOPED**

- Quincy's Department of Planning and Community Development conducted a series of needs assessment workshops and focus groups to identify housing and community development needs in the City:

December 2, 2004 for the Germantown neighborhood, which has the highest concentration of low-moderate income households, at the Germantown Neighborhood Center.

December 4, 2004 for the Atlantic-Montclair-Squantum community, at the Squantum Neighborhood Center.

December 8, 2004 for public service providers, non-profit organizations and city departments, at the Thomas Crane Public Library.

December 13, 2004 for Asian residents at the Atlantic Neighborhood Center.

- Quincy's Department of Planning and Community Development (PCD) conducted Public Hearings on January 12, 2005, at the 1st Floor Meeting Room, Thomas Crane Public Library, 40 Washington Street, Quincy and on January 25, 2005, at the 2nd floor conference room, 1305 Hancock Street, Quincy City Hall. During the public hearings, Quincy's PCD explained the nature of the CDBG, HOME and ESG programs and the Request for Proposal process and timetable. Programs, projects and activities proposed for CDBG, HOME and ESG funding were presented.
- On February 9, 2005, at the Weymouth Town Hall, 75 Middle St., Weymouth, the Weymouth Department of Planning and Community Development (DPCD) hosted a technical workshop for prospective applicants for CDBG and HOME funding. The workshop enabled applicants to obtain one-on-one help with the application process from program staff.
- On April 12, 2005, the Weymouth DPCD conducted a Public Hearing at the Weymouth Town Hall to solicit proposals under the CDBG and HOME Programs. The Public Hearing included presentations of proposals by activity proponents and allowed for comments from the public. Weymouth prepared Pre-Hearing Briefing Books to encourage public participation in the funding process. Books contained information on organizations submitting proposals, activity funding requests, amount of funding available under CDBG and HOME and copies of each submitted proposal.
- Each of the Consortium communities issued two Request for Proposal (RFP) packages: one for CDBG, HOME, and ESG proposals and the other strictly for public service proposals. Each package consisted of a brief description of federal programs, grant amounts, requirements, selection criteria and the process, information about the public hearings, and simplified proposal forms. These RFPs were mailed out directly to various organizations, elected officials and City departments.
- Both communities placed public notices of the RFPs and the public hearings in local newspapers through paid advertisement and press releases, and citizens were given 30 days to comment on the plan. In Weymouth, notices were posted at the Town Hall and were mailed directly to service providers, adjacent communities, town agencies, housing providers and tenant's organizations. The Town utilized the local newspaper, *The Weymouth News*, for publishing meeting advertisements.
- Both communities consulted with and participated in needs assessment and planning activities of other agencies, organizations, and groups, such as the Neighborhood Housing Services, Quincy Interfaith Sheltering Coalition (homeless and special needs), Quincy/Weymouth Continuum of Care, Quincy Dept. of Public Health (code enforcement and lead paint issues), Quincy Community Action Program, the Quincy and Weymouth Housing Authorities, and the Metropolitan Area Planning Council.
- Both communities reviewed relevant reports of other organizations such as needs analysis of other organizations such as the Quincy and Weymouth Housing Authority and child welfare and poverty agencies such as Quincy Community Action Program, the State's Department of Public Health (lead paint issues), and the Department of Mental Retardation and Mental Health.

**B. AMENDMENTS TO THE PLAN**

The City and Consortium will amend their approved plans whenever they make one of the following decisions: a) to make a change in its allocation priorities or method of distribution of funds; b) to carry out an activity, using funds from any program covered by the Consolidated Plan (including program income), not previously described in the action plan; or c) to change the purpose, scope, location, or beneficiaries of an activity. Citizens will be given reasonable notice and an opportunity to comment on any substantial amendments. The Consortium will publish a notice in the Quincy Patriot Ledger, Weymouth News and the Quincy Sun if there will be a substantial change, which will be available for review at the PCD and OPCD offices.

Citizens will be allowed a period of not less than thirty (30) days to comment before the amendment is implemented, and a summary of any comments or views and the status of the amendment, along with explanations, will be attached to the substantial amendment of the Consolidated Plan. All citizens or organizations who have complaints should submit such complaints in written form to the City of Quincy PCD and Weymouth OPCD. All complaints will be reviewed by the staff of the PCD and/or OPCD, who will make every reasonable effort to provide written responses within 15 working days.

**C. CITIZENS COMMENTS AND CONSORTIUM RESPONSE**

The City/Consortium made the full plan available for viewing at the PCD office in Quincy City Hall and the Thomas Crane Public Library's main branch in Quincy Center and at DPCD in Weymouth. A period of thirty (30) days from the time the draft Annual Plan was completed and made available for public viewing was reserved for public comment. No comments were received.

**D. SUMMARY OF EFFORTS MADE TO BROADEN PUBLIC PARTICIPATION IN THE DEVELOPMENT OF THE CONSOLIDATED PLAN INCLUDING OUTREACH TO MINORITIES AND NON-ENGLISH SPEAKING PERSONS AS WELL AS PERSONS WITH DISABILITIES**

Several focus groups and public meetings were conducted by the Quincy Department of Planning and Community Development (PCD) and the Weymouth Department of Planning and Community Development (DPCD) and were organized for appropriate times at locations that were handicapped accessible and convenient for low and moderate income persons and residents of blighted neighborhoods. The public notice encouraged the participation of minorities. The Consortium offered to arrange an interpreter to assist those who are hearing impaired and a translator for those who do not speak or understand English well. The Quincy PCD also conducted a needs assessment workshop for Asians on December 13, 2004 at the Atlantic Neighborhood Center. Asians constitute the largest minority group in Quincy.

#### 4. INSTITUTIONAL STRUCTURE (91.215 (I))

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

Assess the strengths and gaps in the delivery system.

Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

*5 Year Strategic Plan Institutional Structure response:*

In terms of administration, Program Managers within the Quincy Department of Planning and Community Development (PCD) are responsible for managing all federal funds associated with the project categories identified within these plans. Please see the Monitoring Section below (Section 5) for specific monitoring activities.

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

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

As indicated earlier, the City/Consortium utilize many City departments as well as local non-profit organizations to plan and implement programs that support their mission for the benefit of low to moderate income persons. (See Section 2 above).

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

The **gaps** in the delivery system are in the form of varying degrees of limitations in terms of manpower capacity and other resources among the different organizations involved in the planning and implementation of the various components of the Consortium's housing and

community development plan, as outlined below:

- Public Services – Most of the public service providers are small non-profit organizations that rely heavily on volunteers in providing management oversight. Many of these organizations are run by persons with limited computer and management skills.
- Public Facilities – Two of the larger projects involve small neighborhood associations with little or no project development and construction experience.
- Housing Development – There are only two CHDO designated organizations in the Consortium, both of which have limited resources and thus few technical staff who are involved in the development and management of affordable housing projects.

The City through its Department of Planning and Community Development intends to continue providing the organizations involved in these types of activities with as much technical assistance as possible to help make their activities a success. For the past 10 years, PCD has conducted 2-3 training workshops a year to assist subrecipients in meeting their grant obligations and improve their program operations.

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

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

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

The QHA however makes its own decision about hiring, contracting and procurement, and capital improvement and modernization, as it is basically an independent entity from the City. However, the City is expected to be involved when the QHA starts considering new developments or demolishing or disposing public housing units. The QHA has mentioned its intention to get more involved in the development of affordable housing during the next five years.

For the Town of Weymouth, the Weymouth Housing Authority (WHA), incorporated in 1948, offers decent, safe, and affordable housing to low-income families. The WHA, although it serves town residents, is an autonomous government body that owns, manages, and maintains state and federally subsidized public housing developments and leased housing programs in Weymouth. It has a staff of 19. A five-member Board of Commissioners,

appointed by the Mayor, establishes policies pertaining to WHA properties. The WHA manages five developments consisting of 475 public housing units. The WHA also administers the federal and state voucher programs. Details on all WHA developments including demographics on residents (age, race, disability, etc.) and on the voucher programs are provided in Chapter 4 (Needs, Strategies, and Objectives) under "Public Housing" of Weymouth's Consolidated Plan.

Coordination efforts of the housing authority include annual staffing of the position of the Residential Service Coordinator (RSC). The RSC interfaces regularly with a multitude of area service providers to assist low income residents, guides WHA tenants on issues including conflict resolutions, rental arrangements, lease violations, and crisis prevention services and makes necessary referrals to other service providers. In addition, the WHA works directly with the Weymouth Police Department to control any drug-related activities that may occur on WHA properties. There is also a Drug Prevention Task Force that works to combat crime and drug use in public housing.

As for encouraging public housing residents to become involved in management, the WHA works closely with tenants to obtain participation in the operation of the housing authority. Each housing development has a tenant-based organization that meets regularly with a WHA representative. The WHA also works closely with public service providers and health providers to assist residents. The WHA has a Resident Advisory Board, made up of two residents from each development, and representatives from the WHA. The Board meets quarterly to discuss policies and needs. Finally, the town encourages and promotes home-ownership through such means as its first time home-buyer program.

## **5. MONITORING (91.230)**

Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

### *5 Year Strategic Plan Monitoring response:*

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

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

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

## **PRIORITY NEEDS ANALYSIS AND STRATEGIES (91.215 (A))**

Describe the basis for assigning the priority given to each category of priority needs. Identify any obstacles to meeting underserved needs.

*5 Year Strategic Plan Priority Needs Analysis and Strategies response:*

### **A. ASSIGNING PRIORITY**

- The City of Quincy consulted with several non-profits; public agencies and departments to assist with identifying housing needs as well as developing strategies and programs to address those needs.
- The Quincy Department of Planning and Community Development (PCD) held four public hearing to receive information about the housing and community development needs in the community for the low-moderate income households.
- The Quincy Fair Housing Committee created a survey that was distributed to the various housing providers in the City, (Public housing agency, non-profits, realtors, community centers, etc.)

The priority needs were based on what was identified through the above mentioned methods of gathering information, along with housing facts in the 2000 census.

The City/Consortium assigned priority needs to the various categories of need based on several considerations including but not limited to, the extent or magnitude of the need, urgency of addressing the need, and the resources currently available to address the needs.

The escalating costs of housing and basic services and the limited Federal, state and local resources continue to be obstacles to addressing underserved needs. The high cost of housing in the Quincy housing market makes the development of affordable housing extremely challenging at a time when the demand continues to increase. In addition, limited resources make it difficult to provide resources to programs that could adequately address the highest priority needs. Federal funds for local programs are being reduced as well, resulting in a reduction of services that is compounded by the increasing costs of operating programs.

The nature and extent of the housing market and affordable housing needs necessitated that the Consortium continue focusing its efforts and resources in the following areas:

- Rehabilitation of single family and multi-family units – to address substandard housing conditions;
- Handicapped Adaptation (part of housing rehabilitation programs - to address mobility and self care limitations of residents.
- Development of Affordable housing units through CHDOs and rental production programs – to increase the supply of affordable and special needs housing and to address overcrowding;
- First time homebuyer programs – to address issues related to long term affordability and cost burden; and
- Education and outreach to the Asian and other minority population.

Please refer also to Sections 17 C, Community Development, 21 C, Non-Homeless Special Needs Analysis and the additional subsection 8 D below.

## **B. OBSTACLES TO MEETING UNDERSERVED NEEDS**

There are three main obstacles to meeting underserved non-housing community development needs.

The first main obstacle is the increasing magnitude of need. Despite the increase in average and median income of households in Quincy during the last decade, there are many indications that the extent of underserved non-housing community development needs has grown. Information obtained from non-profit organizations that administer or undertake critical community development programs and projects, published reports (e.g., the 2000 US Census), the city's needs assessment activities and public hearings conducted by the City Council revealed that the need for various types of non-housing community development assistance continue to increase. For that reason, the amount of CDBG funding that the City has received continued to increase, despite efforts of current and prospective subrecipients to submit proposals for fewer programs and with limited costs.

The second main obstacle is the limited public and private funds available to address those needs. In the past few years, private funding for non-housing community development activities that Quincy non-profit organizations may have been able to tap has declined for a variety of reasons. These reasons include bank and corporate mergers, increased unemployment and reduced corporate earnings resulting from economic downturn, and demand for donations from competing needs such as the 911 and the Tsunamis. Public sector funds have also been dwindling at the state and federal levels, as a result of economic slow down and the necessity to redirect resources to other national needs such as the Iraq war. At the local level, the city has had to use a third of its entitlement funds to pay the Section 108 loan for the failed Quincy shipyard project that could have been used for critical community development activities.

The third main obstacle is that over time the unit cost of addressing such needs has increased substantially owing to inflation and normal increases in administrative and program delivery costs. Of late, the considerable increase in fuel costs has contributed even more to the already increasing costs of programs and projects.

## **7. LEAD-BASED PAINT (91.215 (G))**

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.

*5 Year Strategic Plan Lead-based Paint response:*

### **A. QUINCY**

Both communities need 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 1980) 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.

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 OHR brochure in the *attachments* section.

## **B. WEYMOUTH**

According to the 2000 Census, the Town has a significant percentage of aged housing units, with 39% (or 8,592) of its 22,030 housing units having been constructed prior to 1980.

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.

### **I. LEAD ABATEMENT**

The Town will target 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 two local CHDOs (NHS-SS and QCAP) will continue to participate in the Massachusetts Housing Finance Agency-sponsored "Get the Lead Out" Program. 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.

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.

Finally the Town will promote abatement of lead hazards with financial assistance provided to low and moderate income residents through the CDBG Revolving Loan Fund, and through technical assistance.

### **II. LEAD ABATEMENT OUTREACH AND EDUCATION**

The Town 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. In implementing this

outreach plan, the Town will continue to work cooperatively through the Quincy/Weymouth CoC and the network of non-profits and CHDOs addressing lead issues. Efforts will include conducting educational seminars for housing and real estate professionals, offering lead paint information in classes for first time homebuyers, and distributing lead hazard information to media contacts (e.g., local networks, CATV and public service announcements).

## HOUSING

### **8. HOUSING NEEDS (91.205) AND PRIORITY HOUSING NEEDS (91.215 (B))**

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, 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 the 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.

Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

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.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

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

Identify any obstacles to meeting underserved needs.

*5 Year Strategic Plan Housing Needs and Priority Housing Needs response:*

#### **A. HOUSING NEEDS TABLES**

Please refer to the Housing Needs tables on the following page.

**Priority Needs**

The following table shows Weymouth's priorities housing needs for renters and owners (including small and large households, elderly households, and others). The table includes the estimated number of such households in three income categories (i.e., extremely low, very low, and low income). The table also includes the estimated cost to address such needs and whether the need is high, medium, or low.

<b>TABLE 2A - PRIORITY HOUSING NEEDS</b>					
PRIORITY HOUSING NEEDS			Priority Need Level	Estimated Units	Estimated \$ to Address
Renter	Small Related	0-30%	H	295	\$1,770,000.00
		31-50%	H	165	\$990,000.00
		51-80%	H	138	\$828,000.00
	Large Related	0-30%	H	65	\$390,000.00
		31-50%	M	24	\$144,000.00
		51-80%	M	14	\$89,000.00
	Elderly	0-30%	H	458	\$2,748,000.00
		31-50%	H	265	\$1,590,000.00
		51-80%	M	115	\$690,000.00
	All Other	0-30%	H	284	\$1,704,000.00
		31-50%	H	237	\$1,422,000.00
		51-80%	H	213	\$1,278,000.00
Owner		0-30%	H	830	\$8,300,000.00
		31-50%	H	627	\$6,270,000.00
		51-80%	H	850	\$8,500,000.00

Housing Needs Table		Grantee:		Only complete blue sections. Do NOT type in sections other than blue.										Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income HIV/AIDS Population		
		Current % of Households	Current Number of Households	3-5 Year Quantities													% of Goal	% HSHLD				# HSHLD	
				Year 1		Year 2		Year 3		Year 4*		Year 5*											Cumulative
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual						
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	1760													100%					
			Any housing problems	53.1	935	14	14	14	15	15	72	0	0%						0				
			Cost Burden > 30%	52.3	920	1	1	1	8	10	21	0	0%										
			Cost Burden >50%	31.3	551	1	1	1	8	9	20	0	0%										
	Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	909																		
			With Any Housing Problems	86.2	784	14	14	14	15	15	72	0	0%										
			Cost Burden > 30%	82.0	745	1	1	1	8	10	21	0	0%										
			Cost Burden >50%	67.1	610	1	1	1	8	9	20	0	0%										
	Renter	Large Related	NUMBER OF HOUSEHOLDS	100%	120																		
			With Any Housing Problems	87.5	105	3	3	3	3	4	16	0	0%										
			Cost Burden > 30%	70.8	85	1	1	1	7	9	19	0	0%										
			Cost Burden >50%	37.5	45	1	0	1	7	9	18	0	0%										
	Renter	All other hshld	NUMBER OF HOUSEHOLDS	100%	1069																		
			With Any Housing Problems	71.0	759	9	9	9	9	9	45	0	0%										
			Cost Burden > 30%	70.1	749	1	1	2	5	5	14	0	0%										
			Cost Burden >50%	57.9	619	1	0	2	5	5	13	0	0%										
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	1030																		
			With Any Housing Problems	83.5	860	4	4	4	4	4	20	0	0%										
			Cost Burden > 30%	83.5	860	1	1	1	7	10	20	0	0%										
			Cost Burden >50%	47.6	490	1	0	1	7	8	17	0	0%										
		Owner	Small Related	NUMBER OF HOUSEHOLDS	100%	214																	
				With Any Housing Problems	81.3	174	4	4	4	4	4	20	0	0%									
				Cost Burden > 30%	79.4	170	2	1	4	8	8	23	0	0%									
				Cost Burden >50%	63.1	135	1	1	1	6	7	16	0	0%									
Owner		Large Related	NUMBER OF HOUSEHOLDS	100%	55																		
			With Any Housing Problems	100.0	55	4	4	4	4	4	20	0	0%										
			Cost Burden > 30%	100.0	55	1	1	1	7	10	20	0	0%										
			Cost Burden >50%	81.8	45	1	1	1	5	8	16	0	0%										
Owner	All other hshld	NUMBER OF HOUSEHOLDS	100%	180																			
		With Any Housing Problems	66.7	120	4	4	4	4	4	20	0	0%											
		Cost Burden > 30%	66.7	120	1	1	1	9	10	22	0	0%											
		Cost Burden >50%	52.8	95	1	1	1	9	7	19	0	0%											





**B. QUINCY**

The Consortium has identified extremely low and low-income renters paying in excess of 30% of income for housing costs as a high risk population in terms of housing availability and need for support services. With waiting lists common for assisted and public housing, limited supply of decent affordable housing, and reduced funding of State rental assistance the majority of these households have limited options for housing. In addition, due to their limited resources many households in this category would benefit from support services such as day care, education and job training, and fuel assistance.

Homeowners in all income categories and demographic groups (described below) face significant challenges in terms of maintaining their property and making lead-paint and/or energy-efficiency improvements. The ability to keep up with even minimal maintenance decreases as homeowner ages. For those elderly displaced by code violations, there is a need for temporary housing. Support services are also generally required once an elderly homeowner returns to a unit.

HUD Income Limits – February 2005

	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b>&lt; 30%</b>	\$17,350	\$19,850	\$22,350	\$24,800	\$26,800	\$28,800	\$30,750	\$32,750
<b>31% to 50%</b>	\$28,950	\$33,100	\$37,200	\$41,350	\$44,650	\$47,950	\$51,250	\$54,600
<b>51% to 80%</b>	\$46,300	\$52,950	\$59,550	\$66,150	\$71,450	\$76,750	\$82,050	\$87,350

**I. COST BURDEN**

**a. Extremely Low Income (ELI)**

Extremely low-income families are defined as those with income from 0-30% of median family income in the Boston PMA. According to the 2000 Census data, a total of 5,337 households with ELI incomes reside in Quincy.

*Renters* represent almost three-quarters (73%) of all such families residing in Quincy, and they face an immediate challenge in terms of paying the monthly rent. With over 64% of this group paying housing costs greater than 30% of their income, families in this group are perhaps at the greatest risk of becoming homeless. The greatest needs for this group are the limited availability of low-cost rental housing. This income has to rely mainly on the Quincy Housing Authority through its public housing units which has not increased, and Section 8/MRVP programs where funding has been limited.

*Elderly* renters make up a large percentage of this group 46% ELI-renter total. For elderly renters in Quincy, more that one-half (53%) have a housing cost burden in excess of 30% of total income, and 31% have severe cost burdens in excess of 50% of income. Severe cost burden rates are also very high among unrelated or other types of families (58%) and for small related (67%).

*Owners* represent the remain one-quarter (27%) of Quincy’s ELI households, and they have similar characteristics, housing issues, and cost burden to

renters. The elderly dominate this group making up 70% of Quincy's ELI owner population. Over 83% of elderly households face a cost burden of greater than 30%, with substantial percentage (48%) facing cost burdens of greater than 50%.

The majority of homeowners in this category, both elderly and non-elderly, face cost burdens in excess of 30% of their total income. The high cost burden for owners does not leave much in the way of a contingency for any needed or unexpected household repairs (I.e. roof, furnace, plumbing, etc.). Housing maintenance is a general concern for this category of residents. There is a particular need to help elderly female head-of-households who have limited experience dealing with housing rehabilitation.

**b. Low Income (LI)**

Low-income families are defined as those with incomes from 31% to 50% of median family income in the Boston PMSA. Overall, there are a total of 5,337 low-income households residing in Quincy, of which 63% are renters and 37% are owners.

LI renters face substantial housing problems. 63% of total renters have housing costs greater than 30% of income, with 22% having severe cost burdens. LI renters are largely made up of elderly households (43%).

LI owners face similar problems to those of extremely low-income owners (i.e. little maintenance contingency). The elderly constitute 59% of the owners in this income category, and 37% of them face housing costs greater than 30% of monthly income.

**c. Moderate Income (MOD)**

The moderate-income family is defined as one with an income of between 51% and 80% of median family income in the Boston PMSA. Quincy contained a total of 6,183 moderate-income households in 2000, of which 55% and the remaining 45% were homeowners.

Moderate-income renters, despite their higher income levels relative to the two previous groups, continue to face a significant cost burden with 41% paying more than 30% of their income for housing costs.

About 40% of moderate-income homeowners have cost burdens of more than 30% of their incomes.

**II. MIDDLE INCOME (MID)**

Middle-Income households are defined as those with incomes above 80% of HUD Area Median Income. 58% of this group of 22,268 households are homeowners while 42 % are renters. The elderly and large related renter and owner households experience the highest cost burdens. However, at this income level, housing problems cannot be addressed with the use of CDBG or HOME funds. Never the less, some income groups close to 80% may be eligible for assistance under Mass Housing rehabilitation program, get the

lead out programs, and first time homebuyer programs. They are also eligible to receive FEMA Flood Mitigation Grants.

### **III. OVERCROWDED HOUSEHOLDS**

The most significant incidence of overcrowding occurs among Quincy's large-related households. As might be expected, overcrowding among extremely low-income renters is most severe. It also remains prevalent among the low-income (31% to 50% of median) renter population. Quincy have noted a particular incidence of overcrowding among recent Asian immigrant groups, whose cultural background embraces extended families residing within the same dwelling unit. The 2000 census illustrates a 158% increase in the Asian population in Quincy from 1990 (5,432) to 2000 (13,997). Overall, there is a need for more large rental units.

### **IV. SUBSTANDARD HOUSING**

Another housing-related need is for the City to assist renters and owners of substandard housing units. HUD regulations require that participating jurisdictions define the term "substandard condition but suitable for rehabilitation." The City defines this term in accordance with that of the Comprehensive Housing Affordability Strategy (or CHAS) 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 (1999); or
- Gross rent > 30% of household income.

Data derived from the CHAS 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.

### **V. MOBILITY AND SELF-CARE LIMITATIONS**

Mobility and self care limitations is encountered by the frail elderly (those 75+) in the community. This population with housing special needs has grown from 6,463 in 1990 to 7,329 in 2000, an increase of 13.4%. This target group may have difficult living independently, but are not in need of a nursing home. The community views this group as in need of either specialized services designed to maintain independence, or housing facilities that can provide the assistance that individuals may find necessary.

There are ten nursing homes in Quincy, 5 of which are intermediate care facilities. The others are residential homes with minimum services, or skilled nursing facilities which offer advanced care levels. In addition, several other agencies in Quincy provide home health care services.

The City of Quincy plans to use federal funds received through its CDBG and HOME entitlement programs to leverage additional funds that will be used for the following housing needs:

**Rehabilitation Needs:** The City of Quincy will continue to provide CDBG/HOME and other funds to assist low-moderate income households with rehabilitation of existing housing stock to meet at least the minimum housing quality standard for the community. Funding will be provided as low interest loans designed to accommodate a variety of households.

**Rental Development:** Rental housing development will continue to be the main component of the HOME program. The City will work with non-profits and for-profit developers to increase the number of affordable housing units available for low and moderate-income households. The City will concentrate its efforts and funding on projects that are capable of leveraging private and state funding to increase the housing stock available for those most in need. Projects that serve the highest priority need identified will be given the highest assessment priority.

Also, any funds generated by the Affordable Housing Trust Committee will be used to increase affordable housing in accordance with the Quincy Inclusionary Zoning Ordinance. Funds can be used to leverage additional private and state funds in addition to purchasing housing for those below 80% of median income.

**Homeownership Assistance:** Homeownership is an American dream for most households, but due to the high property costs in this area, homeownership is becoming harder and harder for most low moderate-income households. Quincy will continue to assist first time homebuyers through cooperative efforts with local lenders, Massachusetts Housing Partnership's Soft-Second Program and the HUD funded American Dream Down-payment Initiative (ADDI) and HOME Programs. Quincy will offer down payment and closing costs assistance along with subsidized mortgages through this partnership between local, state and federal agencies.

## **VI. OBSTACLES TO MEETING UNDERSERVED NEEDS**

With an average single-family home price of \$332,824 (Quincy-\$352,824, Weymouth-\$312,867) within the Consortium in FY 2002-2003, homeownership 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 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 buildout. 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.

The lack of affordable housing has resulted in increasing 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 to find a place to live in the city.

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
% Change	-10.8%	93.5%	117.2%	157.6%	25.2%	216.1%	NA	3.5%

The 2000 Census indicated a 158% increase in the Asian population in Quincy from 1990 to 2000, bringing its total to about 14,000 persons or 16% of the total population. Unofficial City Clerk’s estimates put the total number of Asian residents closer to 20,000 or between 20 and 30% of the total population in 2005.

Notwithstanding the increasing number of Asian residents in Quincy, there is no disproportional greater housing need for the Asian population compared to the general population. There are three main reasons for this view. One, many low to moderate Asian households who are looking for affordable housing rental units prefer to live in public housing or Section 8 units where rent is highly subsidized. Two, many Asian households live in overcrowded living conditions, by choice, as explained below. Third, Asian households who are ready to become homeowners, either through their own savings or through gifts and loans from their relatives and friends, have access to market as well as City-sponsored first time homebuyer services. These points are explained in detail below.

On the first point, some low to moderate income Asians (mostly extended) families prefer to live in rental units owned by the Quincy Housing Authority or subsidized through Section 8 or MRVP. Many of them would rather stay in overcrowding living conditions than pay market rent, or even what may be typically considered affordable rent. To some extent, Asians have been able to access a significant share of available subsidized units. As of June, 2005, Asian families and elderly households constitute about 26% of total residents in public housing units and 5.9% of Section 8 units. About 9% of units in Fenno House, an elderly housing complex, are occupied by Asian senior persons.

According to the QHA Five-Year Plan (FY 05-09), 372 Asian families are in the public housing waiting list representing 20.9% of the total. Another 271 Asian families representing 20.9% of the total are on the QHA waiting list for disabled and elderly units, while 91 families, or 28.1% of the total are on the Section 8 waiting list. Clearly the limited number of affordable rental units, especially highly subsidized public housing or Section 8/MRVP units is a challenge for Asians. However, based on the estimated percentage share in total population of 20-30%, their need is no greater than the rest of the other racial groups.

On the second point, Quincy has noted, through its Community Center outreach, the Health Department, and anecdotal statements provided by realtors and members of the Asian community, that there is a considerable incidence of overcrowding among recent Asian immigrant groups. However, owing to several socio-economic-cultural factors, many of these Asians do not consider overcrowding as an issue for them. One factor is their culture that embraces extended families. Many Asian families in Quincy *by choice* live with their own parents and grandparents and/or other relatives and friends from their country of origin. Another factor is that the income of many Asians, especially new comers, is not sufficient for them to afford to rent, let alone buy, their own housing unit. In fact, even for homeowners, it is a common practice to sublet some of their bedrooms to relatives and friends because the rent helps pay the owner's mortgage, not to mention the cultural need to help them. Many Asian households consider sharing their homes with other people as a tolerable inconvenience, in part because they were accustomed to smaller living spaces and congested housing conditions in their motherland. Many lower income households actually appreciate being able to rent a place at rents they could afford or were willing to pay. Given an option of renting a unit on their own at a much higher rent, even at levels that would be considered affordable by American standards, many Asian renters would rather share a house or an apartment so they can save funds to hopefully be able to buy a home of their own or start a business in the future. In effect, the overcrowding housing arrangement has become a housing strategy among Asians in Quincy.

This situation, understandably, creates a dilemma for City agencies. Public Health officials in the City as in other communities with large Asian populations do consider overcrowding a health and safety issue, but are hesitant to enforce regulations for potential political and cultural ramifications. There is also the fear that taking any regulatory action could result in some Asians moving out of their homes, thereby actually exacerbating the affordable housing issue that already exists.

On the third point, many Asian families or households are known to have a higher savings rate and have strong familial networks that enable many of them to become first time homeowners not long after they have moved to Quincy. It is not uncommon for Asians to be able to save a high percentage of their incomes as they are careful with their expenditures. At the same time, it is often told that families help each other through loans so that they could become homeowners. Hence, Asians, even those whose incomes are lower, seem to be able to put down a higher percentage of the downpayment than typical buyers from other races. For that reason, Asian households who are ready to become homebuyers are successful in owning their home. Nevertheless, some of them could and do benefit from the City's First Time Homebuyer Program.

From the standpoint of the city's housing and community development programs, the housing situation and the culture among Asians have sometimes been problematic to the City's efforts to address the substandard housing conditions. Many Asian households do not participate in Quincy's housing rehabilitation programs because they fear that their overcrowding situation or the presence of illegal aliens in their homes might cause problems

for them or their tenants. For those who apply for housing rehabilitation assistance, some withdraw their requests once they learn that they cannot hire Asian contractors who offer cheaper services but are not properly licensed or insured. Information on the City's Asian population from community centers and from the Health Department have indicated that there is an above average incidence of home improvements being performed without the proper permits by the homeowner and in some cases without the proper license by the contractor. This is a common issue with new and expanding immigrant groups that come from places where building codes are non-existent or not enforced and that are skeptical of the layers of building codes and regulations found in America. For others, it is a matter of education and outreach as they might not be aware that such assistance programs exist.

As noted in the Fair Housing Survey conducted in the Fall/winter of 2004 by the Quincy Fair Housing Committee, speaking and understanding the English language was identified as having a "very strong" negative effect on access to housing in Quincy. Through the efforts of the Fair Housing Committee, brochures and First Time Homebuyer Materials have been translated into different Asian languages and the City has a translator on staff to assist City Departments.

With respect to the Town of Weymouth, there are two areas with at least a 10% minority population. These areas are Census Tract 422200 Block Group 9 and Census Tract 422302 Block Group 2. The two areas are ranked 4<sup>th</sup> and 8<sup>th</sup> in terms of low/moderate income populations but have the greatest concentration of minority persons. 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 local discretion to direct funds to these areas provided that the funding is directed towards a priority need (for example: water and sewer improvements or drainage improvements).

Additional details are provided in Weymouth's Five- Year Consolidated Plan.

## **C. WEYMOUTH**

### **I. COST BURDEN**

The following is information on the numbers of households (both renter and owner-occupied) in different income categories (extremely low income, very low income, low income, and moderate income). Data is derived from the CHAS. Under each income category, the number of renters and owners that are elderly, small family, large family or "other" (one non-elderly resident) is provided. It is important to keep in mind that since the information is five years old, the need is likely greater than reflected.

#### **a. Extremely Low Income 0-30% of Median – 2,629 Households**

- 1)** *Renters – 1,627 Households (62% of Extreme Low Income Residents)*  
With 46.5% of these households paying over 50% of household income towards housing, renters in the extreme low-income categories face many challenges in terms of finding affordable housing. These

households face immediate rental affordability problems and are at a high risk of becoming homeless. Priority needs include additional rental subsidies and increased low cost housing inventory.

- (a) **Elderly Renters (1–2 person households) – 752 Households**  
61% of elderly renters are reported as having a housing problem; 29.3% had a rental cost burden exceeding 30% of household income and 31.6% had rental costs exceeding 50%. Elderly residents constitute the largest single group of extreme low-income renters. Given the waiting list for elderly housing, the Town’s aging population, and rising market costs for rental and assisted living housing, additional housing for both elderly and frail elderly will be necessary.
- (b) **Small Family (2–4 person households) – 396 Households**  
74.5% of households reported a housing problem; 61.4% of small renter households had a rental cost exceeding 50%. Because market rental costs for 2-3 BR units range from \$1,300 to \$1,700 and there is a low vacancy rate, market housing is beyond the reach of many such households.
- (c) **Large Family (5+ persons) – 65 Households**  
Large families face the same issues as small families in regard to cost however the inventory of large units is substantially lower. Lower numbers of large families at this income somewhat relieve this problem, however 100% of families report a housing problem with 46.2% paying rents in excess of 50%.
- (d) **Other Households (1–non elderly) – 414 Households**  
59.2% of single non-elderly households reported paying in excess of 50% of household income for housing costs. The low inventory of SRO type housing in the community impacts rental costs for this group.

**2) Owners – 1,002 Households (38% of Extremely Low Income Residents)**

- (a) **Elderly – 604 households**  
Elderly owners show a high housing cost burden with 83% reporting a housing problem, with housing costs in excess of 30% of income and 48.3% experiencing housing costs over 50%. Generally this demographic group has a fixed income that limits their ability to maintain properties. Given the aging of Weymouth’s housing stock and a high cost construction market, rehabilitation and maintenance of low-income owner occupied housing is a high priority.
- (b) **Other Homeowners – 398 households**  
Extremely low-income homeowners represent a relatively small group statistically however their housing costs tend to be high. 93% of small families report housing problems with 65.2%

having costs over 50%. 54.5% of large family and 79.9% of other households also report housing problems including housing costs in excess of 30% of income. Rehabilitation assistance would be a priority for all very low-income owners. In order to increase the numbers of very low-income owners, programs that offer 1st time buyer assistance and counseling are required. In addition, private development of smaller single-family housing would open the market for these households.

**b. Very Low Income 31-50% of Median– 2,215 Households**

**1) Renters – 1,066 Households (48% of Very Low Income Residents)**

Housing issues facing very low-income renters and extremely low-income renters are similar. Both can be addressed through increased housing subsidies and affordable inventory.

(a) *Elderly – 404 Households*

Elderly households in the very low income category face the same problems as extremely low income elderly including an aging population, long public housing waiting lists, low affordable inventory, fixed income and rising market costs. 27.2% of very low-income elderly have housing costs in excess of 30% and 38.4% have costs exceeding 50%.

(b) *Small Family – 316 Households*

Small families at this level face the same challenges as very low-income families including low vacancy rate and high market rents. Housing costs are a high priority problem with 32.96% of small family very low-income renters paying more than 30% of household income towards housing costs. 14.9% have costs exceeding 50% of income.

(c) *Large Family – 69 Households*

A low inventory of 3+ bedroom units and high rental costs impact large families in this income category, with 20.3% paying in excess of 30% of income towards housing.

(d) *Other Households – 277 Households*

Housing costs for 81.9% of non-elderly single person households exceed 30% with 28.5% having costs in excess of 50%.

**2) Owners – 1,149 Households (52% of Very Low Income Residents)**

(a) *Elderly – 637 Households*

Very low income elderly owners are not as severely impacted in terms of housing costs with 21.4% having costs in excess of 30% and only 11% reporting housing costs exceeding 50%. This is primarily the result of low interest rates at time of purchase. 32.8% report other housing problems. Data from the Town's CDGB rehabilitation programs shows that problems related to property repair and maintenance affect this population, and show

a high percentage of female headed elderly household participants.

(b) *Other Homeowners – 512 Households*

Other very low-income homeowners represent a substantial statistical group with serious housing cost problems. High mortgage rates and escalating regional housing costs cause 32.2% of small families, 50% of large, and 44.8% of other households to have housing cost in excess of 30% of household income. In addition, 49.2%, 29.4% and 38.5% respectively of these owners would have housing costs in excess of 50% of household income. Housing rehabilitation needs are important with these owners as they generally purchase older affordable homes requiring repairs to meet minimum safety standards and have limited financial means to fund repairs. Programs designed to bring rehabilitation services to these residents are a high priority.

**c. Low Income 51-80% of Median – 3,566 Households**

Although residents in this category do not experience the severe impacts of the extremely or very low-income households, such residents will face serious housing issues due to high local housing costs and low vacancy rates. Many of the households in this category, due to higher income levels, do not qualify for public assistance and have to compete for private market housing.

**1) Renters - 1,257 Households (35.2 % of Lower Income Residents)**

(a) *Elderly-2633 Households*

The Town's housing costs for low-income elderly renters shows that 43.7% have a housing problem, with rental costs exceeding 30% of household income.

(b) *Small Family – 345 Households*

Although 40% of small families report paying in excess of 30% of household income for housing, no residents reported paying in excess of 50%. The Town's rental inventory of 2 BR units would better serve this group if additional rental subsidies were available.

(c) *Large Family – 63 Households*

With 22.2% paying in excess of 30% of household income for housing cost does not appear to be as critical an issue as it is for many other lower income groups. All large family groups however experience significant rates of overcrowding and availability of units is low.

(d) *Other Households – 586 Households*

36.3% of other households are reported to have a housing problem including 34.6 with a rental cost burden in excess of 30%; only 1.7% have a cost burden exceeding 50%.

**2) Owners – 2,309 Households (64.7 % of Lower Income Residents)**

(a) *Elderly – 931 households*

Lower income elderly homeowners face many of the same problems with maintenance and repair of older housing, however the cost burden for housing for elderly is the lowest for any reported lower income group. 17% of elderly owners reported a housing problem including 12.8% with costs exceeding 30% and 4.2% having costs exceeding 50%.

(b) *Other Homeowners – 1,378 households*

Other homeowners in the low-income category have considerably higher housing costs than elderly due primarily to increased purchase costs and higher mortgage rates. 50.8% of small households report a housing problem with 37.44% paying in excess of 30% for housing cost and 12.1% paying in excess of 50%. Large and other households have similar needs with 37.7% and 35.3% paying in excess of 30% and 9.5% and 11.9% paying in excess of 50%. As with other low-income owners, rehabilitation funds will help maintain standard housing

## **II. SUBSTANDARD HOUSING**

Another housing-related need is for the Town to assist renters and owners of substandard housing units. HUD regulations require that participating jurisdictions define the term “substandard condition but suitable for rehabilitation.” The Town defines this term in accordance with that of the Comprehensive Housing Affordability Strategy (or CHAS)<sup>2</sup> 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 (1999)<sup>3</sup>; or
- Gross rent > 30% of household income.

In the Town, there are 80 residential units lacking plumbing or kitchen facilities. In addition, there are 159 owner and renter occupied units that are overcrowded (i.e., have more than 1.01 persons per room).

Data derived from the CHAS identifies the numbers of residents (elderly, small related households, large related, etc.) living in substandard conditions due to such cost-related housing burdens.<sup>4</sup> Information below describes

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2 CHAS is a special tabulation by HUD of U.S. Census data not readily available from the Census.

3 See the breakdown by income under “Needs” below (e.g., extremely low income, very low income)

4 CHAS defines “housing problems” as cost burden greater than 30% of income, and/or overcrowding or living without complete plumbing or kitchen facilities.

households where selected monthly owner costs or gross rent exceeds 30% of household income.

CHAS data indicates that the largest number of owner occupied units with conditions have householders from 15 to 61 years old (2,403 units). This compares to 1,100 units with householders age 62 or over.

### **III. OVERCROWDING**

There are 159 owner and renter occupied units that are overcrowded (i.e., have more than 1.01 persons per room).

### **IV. HOUSING NEEDS OF RESIDENTS WITH MOBILITY & SELF CARE LIMITATIONS**

#### **a. Overall Needs**

CHAS Data from the 2000 census provides a breakdown of housing problems for those residents with mobility and self care limitations. Data is provided in three categories.

- Extra Elderly -1 to 2 member households with either person being age 75 years or older;
- Elderly – 1 to 2 member households with either person being age 62-74 years; and
- Other - mobility or self-care impaired households.

Mobility and self care limitations are defined as having a long lasting condition that substantially limits one or more basic physical activity and or a physical, mental or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing or getting around inside a home. . The 2000 census data shows Weymouth has 3,923 households in one of the three categories; 2,498 homeowners and 1,425 renters.

#### **1) *Extra Elderly Renters – 400 households***

- 205 or 51% of all extra elderly households have incomes less than 30% of the median household income. Of these households 53.7% (110) report a housing problem.
- 115 households at 30-50% of median report housing problems at a 56.5 % rate (64 households).
- 35 households at 50-80% of median report fewer housing problems at a 28.6% rate.(10 households).
- 45 households exceeding 80% of median income report no housing associated problems

#### **2) *Elderly Renters – 305 households***

- 130 households have a household income below 30% of median with 57.7% (75) reporting housing problems
- 90 households at 30-50% of median income report housing problems at a 44.4% rate (40 households)
- 45 households at 50-80% of median report housing problems at a 55.6% rate (25 households)

- 40 households with income exceeding 80% of median report housing problems at 25% (10 households)
- 3) Other Households Renters – 720 households**
- 310 households have a household income below 30% of median with 62.9% (195) reporting housing problems
  - 135 households at 30-50% of median report a housing problem at a 74.1% rate (100 households)
  - 55 households at 50-80% of median report housing problems at a 27.3% rate (15 households)
  - 220 households exceeding 80% of median report only a 9.1% housing problem rate. (20 households)
- 4) Extra Elderly Homeowners – 679 households**
- 195 households have incomes under 30% of median with 79.5% (155) reporting housing problems
  - 150 households at 30-50% report housing problems at a 30% rate (45)
  - 145 households at 50-80% of median report problems at a 10.3% rate (15)
  - 189 households exceeding 80% of median report problems at a rate of 2.1% (4).
- 5) Elderly Homeowners – 464 households**
- Only 25 households have incomes under 30% of median but fully 100% have reported housing problems.
  - 75 households at 30-50% of median report housing problems at a 40% rate (30)
  - 185 households at 50-80% of median report problems at a 27% rate (50)
  - 179 households exceeding 80% of median report problems at a 7.8% rate (14)
- 6) Other Homeowners – 1,335 households**
- 65 households at under 30% of median report housing problems at a 100% rate
  - 120 households at 30-50% of median report housing problems at a 75% rate (90)
  - 255 households at 50-80% of median report problems at a 43.1% rate (110)
  - 915 households exceeding 80% of median report problems at a 7.6% rate (69)

**b. Rental Needs Summary**

In all renter categories the highest number of households and the greatest housing assistance need is with renters under 50% of median. Need for assistance is weighted heavily towards "Other" non-elderly households, that comprise the largest number of households with the largest percentage of those reporting housing problems "Extra Elderly" and "Elderly" households in the lower income categories also show a significant need for assistance. Residents in these categories can

benefit from supportive housing, in home services, HOME funded housing development and assisted living opportunities. Renters in the 50-80% range are statistically less numerous and show lesser amounts of need; those in the 80%+ income levels show relatively low housing related problems.

**c. Owner Needs Summary**

With the Town's aging population, the number of residents dealing with "mobility and self care limitations" can be expected to increase. In owner occupied categories the housing needs mirror that of renters with those under 50% of median showing the greatest need. Owners in these categories can benefit from in home support services and home rehabilitation and modification programs.

**d. Housing for People With HIV/Aids**

The QWC CoC system provides transitional and permanent housing for those suffering with HIV/aids. For 2004, four transitional family units with 14 beds and 10 S&C funded permanent bedrooms for homeless suffering with aids were in service. The need for such housing is addressed in the QWC CoC system. The Weymouth Department of Public Health reported 59 cases of residents living with AIDS/HIV in the Town.

- d.** The Consortium's analysis of the characteristics of the housing market and the severity of housing problems and needs of each category of residents were viewed as *major considerations, but not the only bases*, for determining the relative priority of each priority housing need category for purposes of programming and allocation of HUD resources coming to the Consortium. As indicated above, the Consortium also considered other factors, especially the other resources that are available to 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 Quincy and Weymouth 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 next 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 of 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. For example, Quincy has committed \$450,000 to assist the Squantum Gardens Elderly housing development, a Low-Income Tax Credit project that will create an estimated 223 elderly housing units.

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 is Quincy's Inclusionary Zoning Ordinance (see Section 10 A III).

## **HOUSING MARKET ANALYSIS (91.210)**

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

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.

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 new 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.

*5 Year Strategic Plan Housing Market Analysis responses:*

### **A. HOUSING MARKET ANALYSIS TABLE**

Please refer to the Housing Market Analysis Table on the following page.

<b>Housing Market Analysis</b>						
Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total	Substandard Units
<b>Affordability Mismatch</b>						
Occupied Units: Renter		10375	7236	2191	19802	
Occupied Units: Owner		1662	5805	11614	19081	
Vacant Units: For Rent	5%		1075		1075	
Vacant Units: For Sale	1%		135		135	
Total Units Occupied & Vacant		12037	14251	13805	40093	0
Rents: Applicable FMRs (in \$s)		1,135	1,419	1,775		
<b>Rent</b> Affordable at 30% of 50% of MFI (in \$s)		775	930	1,075		
<b>Public Housing Units</b>						
Occupied Units		909	308	236	1453	
Vacant Units		40	24	23	87	
Total Units Occupied & Vacant		949	332	259	1540	0
<b>Rehabilitation Needs</b> (in \$s)					0	

**B. QUINCY**

**I. EXISTING HOUSING STOCK CHARACTERISTICS**

The 2000 Census reported Quincy’s population to be 88,025 persons. Quincy had a total of 40,093 year round housing units in 2000. Of that total 38,883 (97.0%) were occupied while 1,120 (3.0%) were vacant. Of the occupied units in the city, 19,070 (49.0%) were owner occupied with a median value of \$185,700 while 19,813 (51%) were renter occupied with a median gross rent of \$808.

Several neighborhoods in Quincy qualify as low and moderate-income areas under the HUD definition that is based on the top 25% of all census tracts with the highest concentration of people with incomes below 80% of the median income in the Boston Primary Metropolitan Statistical Area (PMSA). Quincy had a median family income of \$47,121 in 2000.

Reviewing the 2000 Census housing data demonstrates the housing challenge the City of Quincy faces. Low/moderate income households encounter a housing market that is not affordable to them. There is no choice for these low/moderate income households but to move to a community where housing is more affordable. Many people who grew up in the community cannot afford to remain here because of the escalating housing prices and high rents. These people include middle-income young families and the elderly on fixed incomes who own their homes but cannot afford to pay the costs of maintaining their home and often have to choose between food or paying a bill.

Regionally, Quincy is part of the high priced real estate market of Eastern Massachusetts, one of the highest in the country. Real Estate costs have outdistanced itself from the ability of the low/moderate income households to achieve a stable housing situation. In addition, new construction in Eastern Massachusetts tends to cater to market and above market rate housing units.

A housing and community profile was created with data collected from the 2000 U.S. Census. An analysis was conducted of types of housing, size, value, gross rent, along with other categories, which was then compared to the 1990 U.S. Census information gathered in the previous plan to determine housing trends.

Table 1.7 Housing Units in Quincy

	<b>1990</b>	<b>Rate</b>	<b>2000</b>	<b>Rate</b>	<b>% Change</b>
Total Housing Units	37,732	100%	40,093	100%	6.2%
Occupied	35,678	94.5%	38,883	96.9%	8.9%
Vacant	2,054	5.5%	1,210	3.1%	-41.0%
Owner Occupied	17,404	48.8%	19,081	49.0%	9.6%
Renter Occupied	18,274	51.2%	19,802	51.0%	8.3%

Source: 1990 & 2000 U.S. Census

Between 1990 to 2000, housing units increased by 2,361 (6.2%) while vacancy rates fell from 5.5% in 1990 to 3.1% in 2000. This is an indication of greater demand for the limited supply of 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 complete buildout. 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 “Sustainable Development” principals.

Table 1.8 Year Structure was Built

Year Built	Total Units	%	Owner Occupied	%	Renter Occupied	%
1990-2000	2,033	5%	726	4%	1,168	6%
1980-1989	4,067	10%	1,959	10%	1,861	9%
1970-1979	5,208	13%	839	5%	4,213	22%
1960-1969	3,246	8%	747	4%	2,460	12%
1950-1959	4,349	11%	1,988	10%	2,250	11%
1940-1949	4,539	11%	2,277	12%	2,058	10%
1939 or earlier	16,651	42%	10,545	55%	5,792	30%
Total	40,093	100%	19,081	100%	19,802	100%

Source: 2000 U.S. Census

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 2,033 between 1990-2000.

Quincy had 10,545 owner-occupied units built prior to 1940, and 77% of the total owner-occupied units were built before 1960. The largest growth period for renter-occupied units occurred between 1970 and 1979, when 22% of the units were built. The number of renter units built continued to grow throughout the 1980s. The majority of these rental units were originally built as condominiums but became rental units as a result of real estate market conditions of the time.

## II. HOUSEHOLDS

The 2000 census statistics indicate that there were 38,893 total households in Quincy. These households consisted of 20,688 (53.2%) family households and 18,205 (46.8%) non-family households. Quincy has an average of 2.22 persons per household in 2000. The average family household was 3.03.

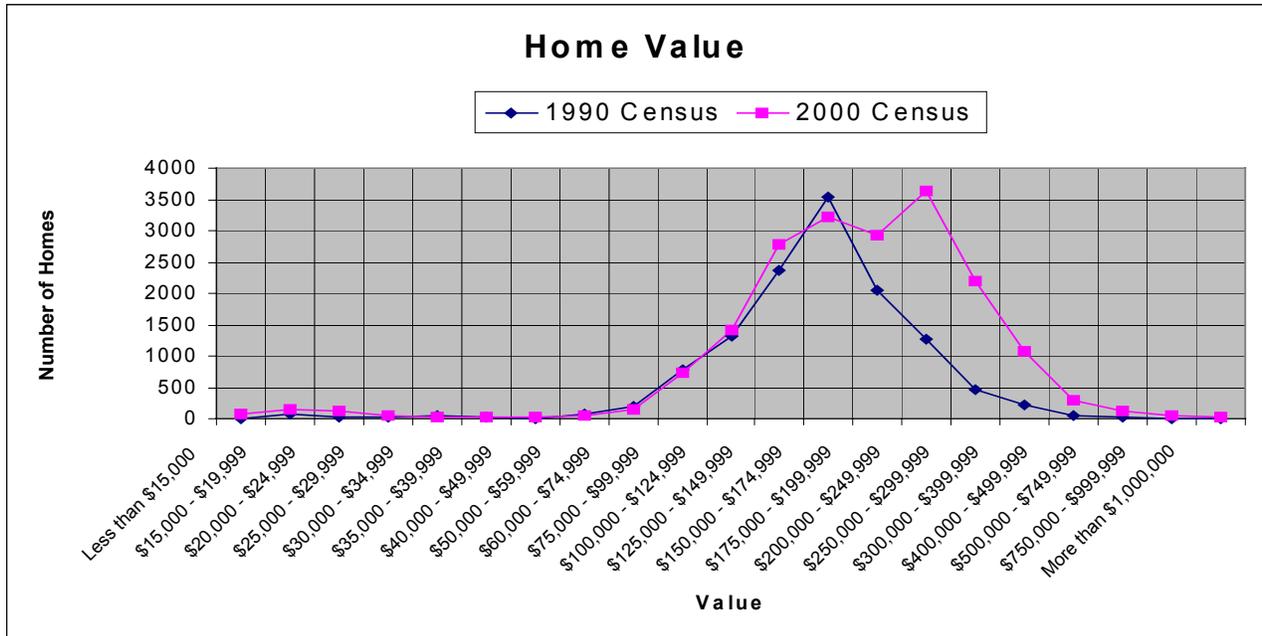
In 2000 over 80% of Quincy’s households were 1-3 person households. The largest household consisted of one-person households, which numbered 14,596 (37.5%) while 2 and 3 persons households numbered 17,484 (45%). There are 3,893 (10%) 4 person households, 1,818 (4.7) 5-person

households, 767 (2.0%) 6-person households, and 335 (0.9%) 7-person households.

The population and the number of households is up in Quincy with the household size down from 2.4 in 1990 to 2.2 in 2000 creating a demand for more housing units.

### III. HOME VALUE

Figure 1.2 Home Value



Source: 1990 & 2000 U.S. Census

With an average single-family home price of \$352,824 in Quincy during 2003, 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 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.

The lack of affordable housing has resulted in increasing 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.

#### **IV. RENTERS**

All types of renter households in Quincy face a shortage of affordable units. According to the Massachusetts Department of Housing and Community Development (DHCD) in 2005, 3,656 out of 39,912 (9.2%) housing units were considered affordable to low and very low income tenants, even though there were 10,492 of these households at the time. In addition to the affordable housing inventory, there are 1,360 mobile section 8 certificates for extremely low-income persons and families are located in Quincy. Of these, particular shortages were apparent among small related and elderly households, who would most likely occupy two bedroom and one-bedroom units, respectively. Due to rent and population increases since that time, an even lower ratio of affordable units to households is likely.

Elderly, disabled low-income and very low-income households face the tightest margins of households to affordable units. As noted above, rent inflation is currently running at twice the rate of increase in the Consumer Price Index (CPI). Since Cost of Living Adjustments (COLAs) for beneficiaries of Social Security are tied to the CPI, households with elderly and/or disabled members that rely on these payments face escalating housing costs without commensurate increases of income. Additionally, elderly population has been on the rise in recent years. According to a recent report from the U.S. Department of Housing and Urban Development (HUD), titled, *Housing Our Elders*," between 1980 and 1997... the elderly population as a whole grew by 33 percent and the total U.S. population by 18 percent."

Between 1990 and 2000 the elderly population over 75 years increased from 6,463 in 1990 to 7,329 in 2000, an increase of 13.4%. Thus, the increasing cost burdens are particularly difficult for elderly renters who subsist on fixed incomes to bear. Very low-income elderly households are most often those who rely on nothing but Social Security to meet their basic needs. As of 2000, Anecdotal evidence suggests that these households are being forced to decrease spending on food and health care in order to afford housing costs that are rising much more rapidly than those for their homeowner counterparts.

Members of very low-income households face even greater pressures. For those that receive AFDC benefits, increases authorized by the State Legislature tend to be flat for years at a time. Very low-income workers are likely to be paid at the Minimum Wage, as set by Congress. The Federal Minimum Wage rose at a rate of 35.5% through three increases between 1990 and 1997 (\$3.80 per hour to \$5.15), but had no increase in the past two years, which saw Rent Inflation outstrip total inflation as measured by the CPI. However, the Massachusetts Minimum Wage rose to \$6.00 as of January 1, 2000, and is currently at \$6.75. Still, the comparison to absolute increases in wages of these low income earners pale in comparison to the absolute increase in rents, thereby forcing households to pay a higher percentage of their income for housing.

Decrease in affordable rental supply without demolition or conversion to other use implies an increase in households that are cost burdened and/or displacement of those not able to afford rising costs. As of the 2000 Census, approximately 55% of the 10,491 very low, low, and moderate income households in Quincy were cost burdened, and over 25% were severely cost burdened. A majority of households of every type at each income level were cost burdened, except Large Related households, which are able to combine several incomes. The mismatch between rent and earnings increases as described above points to the worsening of this situation since 2000. Currently, no very low-income households can rent any size dwelling priced at Fair Market Rent (FMR) without accepting a severe cost burden. Even at that level, one and two member households can not rent any dwelling at FMR.

Appropriately sized dwellings priced at FMR are not affordable to very low and low-income households. The largest unit an eight-person low-income household can rent without a severe cost burden has only two bedrooms. For a very low-income household of the same size, even this unit would be a severe cost burden. Only some moderate-income households are able to afford appropriately sized units rented at FMR. Given these cost burdens there is significant anecdotal evidence that families are doubling up in apartments and/or moving to other communities with lower housing costs.

## **V. OWNERS**

Quincy residents who wish to become homeowners face a short supply of affordable units. At the time of the 2000 Census, there were 17,404 owner households in the City. There was approximately 1 owner dwelling per household. In 2000, there were 6,184 very low-low and moderate-income households. Of these, particular shortages were noted among Elderly households, who would most likely occupy one-bedroom units.

Given price increases since that time, an even lower ratio of affordable units to total households is likely. This is particularly probable for elderly and very low-income households. Elderly households face property tax increases and maintenance costs that challenge their financial security when Social Security COLAs are low. Members of very low-income households who generate wage income must strain their budgets to meet their rents, let alone save for homeownership.

An extremely short supply of affordable homeownership opportunities has hampered the ability of even small families to achieve the stability of homeownership. In 2000, moderate-income households faced a total vacancy rate of 1% among all units affordable to them. Of those vacant, none were affordable to very low and low-income households.

The cost of housing relative to household income holds important implications for the overall welfare of a family. When a household is cost burdened (paying more than 30% of income to housing costs) or severely cost burdened (paying more than 50% of income), its ability to afford other basics (e.g., food, clothing, education, health care, child care) is compromised. It may be forced to rely on outside sources (e.g., family, friends, and social

service agencies) to meet these needs. The precariousness of its situation hampers its ability to plan for the future and achieve stability.

## **VI. QUINCY HOUSING TRENDS**

A recent trend in Quincy that will affect the rental market for years to come is the jump in new construction of multi unit condo/apartment complexes in the few spaces of developable land large enough to support it. The period between January 2000 and June 2003 saw 8 building permits issued for structures containing between 78 and 130 housing units for a total addition of 981 units. These units will be market rate. The Inclusionary Zoning Ordinance was not in effect at the time of permitting. How this affects Quincy's existing rental unit vacancy and cost remains to be seen. There are 6,184 low/moderate income owner households in Quincy of which 52% pay greater than 30% of income and 25% pay greater than 50% of income.

## **VII. ASSISTED HOUSING INVENTORY**

The Quincy Housing Authority reported that it does not expect any permanent loss in the number of assisted units during the planning period.

The City's Subsidized Housing Inventory (SHI) report, as approved by the Massachusetts Department of Housing and Community Development in accordance with the Chapter 40B regulations that promotes 10% of a community's housing stock be affordable, shows that there is no projected loss of subsidized units over the course of this 5-year plan. Through the City's inclusionary Zoning Ordinance, it is expected that the number of affordable units will increase over the next 5 years.

The City had one expiring use building called "Granite Place" located on Granite Street, Quincy that was due to expire on March 28, 2005. The owner renegotiated the Section 8 contract from HUD for a period of fifteen (15) years to keep the project affordable.

The Weymouth Housing Authority (WHA) also does not anticipate losing any housing units from its existing inventory in the foreseeable future. As of the writing of this Five Year Plan, there are 17 vacancies in WHA-operated developments, plus one available MRVP unit.

Of the 1,822 units listed in the Chapter 40B inventory in Weymouth, only 96 units face expiration of affordability restrictions (i.e. the affordability of 494 units is permanently restricted) within the five-year time frame covered by this Five Year Plan. The Consortium will monitor these 96 units and make every effort to extend their affordability periods.

## **C. WEYMOUTH**

This section provides a housing market analysis and describes needs relating to renter and owner occupied private housing (public housing is addressed separately in this chapter). Needs described include those relating to substandard housing, lead paint abatement, and

renter and owner occupied units in different income categories (e.g., extremely low income, very low income, low income, and moderate income).

## **I. HOUSING MARKET ANALYSIS**

The Town's population, according to 2000 Census, decreased by .1% to 53,988, from the population reported in the 1990 Census (54,063).

Despite the slight population decrease, there has been a 2.9% increase in housing units in that timeframe. According to the 2000 Census there are 22,573 housing units in Weymouth with 22,028 of this total occupied and 545 vacant housing units. This represents a housing unit increase of 2.9% over that reported in the 1990 Census (21,937).

The Town has a diverse mix of housing units that provide housing to families and individuals with a broad range of income. The Town's housing stock is approximately 68% single family homes and 32% multi-family rentals and condominium units.

## **II. HOUSING SUPPLY AND DEVELOPMENT CONSTRAINTS**

The primary constraint to 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.

The roadway network is the infrastructure that has been pushed to the limits of capacity with many roadway segments and intersections having a failing level of service. Although the Town has hired a Traffic Engineer to work on this issue, the high cost of expanding roads and intersections and lack of control of state owned roads makes it difficult to resolve transportation capacity issues.

Water and sewer issues significantly impact development of housing. The Town has only recently lifted water restrictions that have been in place for several years. For sewage control, the Town is connected to the Massachusetts Water Resources Authority ("MWRA") sewer system. Some areas of the Town have experienced chronic sewer system overflows during significant storm events.

Despite these issues, housing development in the Town continues to increase. The data from the Town's Building Department for 2000 through 2003 indicates that 601 new units were developed during this period. In addition to these new units, there were another 39 units of affordable rental housing produced through provision of HOME program assistance to area CHDOs.

Development plans for the SWNAS as of the date of this Five Year Plan are to include an additional 2,850 to 3,000 units of different housing types, including 20% affordable housing and 350 to 500 senior citizen units. It is important to keep in mind that the development plans have not been finalized or approved by the three affected towns of Weymouth, Rockland, and Abington.

### **III. HOUSING COSTS**

The Massachusetts 2005 Consolidated Plan shows that the Commonwealth of Massachusetts is 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.

The median cost for a single family home in the Town -as of January 2005 - is \$335,000, an increase from \$325,000 in 2004. The purchase price of a condominium unit in 2005 averages \$245,000, an increase from \$208,875 in 2004. There was a 150% increase in the median sales price for single family homes and condominiums from 1990 to 2000 (in 1990, the respective sale prices were \$134,000 and \$100,000 for single family homes and condominiums).

### **IV. DEMAND/VACANCY**

Data from the Comprehensive Housing Affordability Strategy (or CHAS) for 2000 indicate that the Town had 14,929 single-family housing units. Demand for all single family homes is extremely high with a total vacancy rate of .4%, a 69% decrease in vacancy from the 1990 census.

The 2000 CHAS shows that there are no single-family homes with values affordable to households under 30% of median income. The total number of homes listed as affordable to households under 50% of median income is listed at 654. Of the 654 units only four are listed as vacant for sale, a rate of .61%. Of the four vacant units, none are listed as 3+ BR units that would be suitable for large families.

Single family homes affordable to households between 50% - 80% of median income total 2,948 with 25 units (.84%), consisting entirely of 3+ BR units, listed as vacant for sale. Homes with values affordable to households exceeding 80% of median are the most numerous at 11,327 however even these homes show a low vacant for sale rate of .47% with a total of 54 units.

Rental units are also in high demand with a total vacancy rate of 2.4%. A total of 6,454 units affordable to those with incomes under 80% of median are available in Weymouth. A review of units "vacant for rent" shows a need for units affordable to those in the under 30% of median income category. The vacancy rate for these units is .97% with zero (0) units available in the 3+ BR category.

Availability of 1,435 units in the 30%- 50% of median affordability range in all BR sizes and the highest vacancy rate at 9% indicates that this need is being served by the current inventory. It should be noted that with the exception of the 30%-50% units, there are no 3+ BR units listed as vacant for rent in any category.

The Public Housing vacancy rate is 3.5% with 17 of 475 total units currently vacant. The breakdown of vacant units by BR size is as follows: 6 - 0/1 BR; 3- 2BR and 8- 3+ BR.

**V. HOUSING AGE/CONDITIONS**

Weymouth is a mature community with over 25% of the housing stock built prior to the 1940's. CHAS data shows a substantial portion of Weymouth's housing stock was constructed prior to 1970. 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 3+ bedrooms suitable for large families. This factor contributes to the high potential need for rehabilitation assistance and assistance in the abatement of lead paint hazards. With 58% of affordable rental units constructed prior to 1970 it also indicates that a high percentage of rental units can be considered suitable for rehabilitation.

**VI. HOUSING FOR THE DISABLED**

The Town's Subsidized Housing Certification under the Commonwealth's Executive Order 418 for 2004 indicates that there are 68 units of housing administered by the Department of Mental Retardation and 24 units administered by the Department of Mental Health. The location of these assisted units is confidential.

The Town's housing inventory also contains 70 assisted living units. The Town works through the QWC CoC system to provide funding for HUD funded Shelter Plus Care units with nine units currently located in Weymouth.

Data on tenant characteristics for the WHA show that 188 units (26%) are currently occupied by a disabled household. Three two-bedroom rental units administered by the WHA under the state MRVP program are handicapped units.

**VII. ASSISTED HOUSING**

According to the latest Chapter 40B assisted-housing inventory, the Town has 1,822 subsidized units totaling 8.1% of the housing stock This total includes 475 units of public housing and 86 units under the MA Rental Voucher Program (MRVP). In addition, the WHA administers 152 units of Section 8 housing. The breakdown of Section 8 and MRVP-assisted units by bedroom size is as follows:

Public Housing	Section 8	MRVP
1 BR -257	89	0
2 BR -110	34	67
3 BR - 81	17	19
4 BR - 27	12	0
<b>Total:</b>	<b>152</b>	<b>86</b>

**VIII. EXPIRING USE RESTRICTIONS**

Of the 1,822 units listed in the Chapter 40B inventory, only 96 units face expiration of affordability restrictions within the five year time frame covered

by this Five Year Plan. The affordability of 494 units is permanently restricted.

## **10. SPECIFIC HOUSING OBJECTIVES (91.215 (B))**

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.

*5 Year Strategic Plan Specific Housing Objectives response:*

The Town will provide technical and funding assistance to CHDOs and area non-profits for the creation of affordable housing. In addition, the Town will actively promote increased homeownership by low and moderate income residents, and the physical improvement of homes owned by low and moderate income residents. The overall housing strategy will also include providing support for the development and rehabilitation of housing for severely disabled persons and for the frail elderly.

In order to put this strategy into effect, the Town will offer technical assistance and/or funding assistance through the block grant programs and other leveraged sources (including dollars contributed by service providers themselves, or lending institutions).

Other tools for the successful implementation of the housing strategy include publicizing available programs (such as first time homebuyer programs and housing rehabilitation loan funds).

### **A. QUINCY**

#### **I. HOUSING STRATEGIES**

- Create affordable housing in the downtown shopping area and other shopping districts that are close to public transportation in the City to accommodate low/moderate and middle income households.
- Continue to support the Inclusionary Zoning Ordinance (IZO) and work towards the creation of additional affordable housing units in the City.
- Continue to create affordable housing for households at or below 80% of median, through non-profit and for-profit developers. 223 units of affordably priced elderly housing at Squantum Gardens in the northern part of the City are expected to come on-line within the next two years.
- 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 HOME and McKinney Homeless Assistance funds.
- Address the shortage of affordable rental housing units and support services made available to physically and mentally disabled individuals.
- Continue down payment and closing cost assistance programs, utilizing Federal

HOME and American Dream Down payment Initiative (ADDI) funds, to assist low and moderate-income families with making the transition from renters to homeowners.

- Educate people about the difficulties encountered by low and moderate-income homeowners regarding homeowner responsibilities such as home maintenance and budgeting.
- Educate the real estate community, bankers, and landlords concerning the Americans with Disabilities Act (ADA), and Lead Paint Abatement Programs.
- Continue homebuyer and credit counseling workshops for area residents.
- Address the need for more support services to transition residents out of public housing.
- Increase the number of documents translated into other languages, particularly Spanish, Chinese and Vietnamese and the continuing need for translation services for minority families that do not speak or understand English well.
- Implement "sustainable development" principles for the City's urban centers and mass transit stations.
- Explore any new State or Federal Affordable Housing initiatives or programs.
- Review zoning regulations and explore changes that would encourage redevelopment and in-fill as a result of the lack of undeveloped residentially zoned land. Review changing certain zoning districts to allow multi-family uses as of right.
- Continue providing housing rehabilitation services for homeowners, renters, and non-profit.
- Provide outreach to minority groups to inform them of housing rehabilitation programs and fair housing services in the City.
- Undertake outreach to Asian and minority homeowners and contractors to educate them on building codes and regulations and the city's housing programs;
- Provide translation services for residents and City departments that work directly with the public.
- Undertake outreach to Asians regarding available affordable rental units that are created through Consortium funded developments or those created through the City's other initiatives (e.g., Inclusionary Zoning; District Improvement Financing).

## **II. LOCAL & REGIONAL ACTIONS**

The City of Quincy and the Quincy/Weymouth Consortium implemented various activities to overcome the effects of impediments to affordable housing through programming and outreach. Some of these efforts are:

- The City's housing rehabilitation programs continued to implement handicapped accessibility, lead paint, 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 the 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 Spanish and Chinese to reach the largest minority groups 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 for local officials, real estate agents, and landlords. 2004's theme was Lead Paint Laws and was attended by 85 landlords and real estate agents.

- Quincy Fair Housing Committee designed, printed, and distributed the Fair Housing Brochure educating citizens on their rights and responsibilities along with listing the agencies that offer housing assistance in the City.
- The Quincy/Weymouth Consortium commits its HOME Funds to the creation of affordable housing.
- The Quincy Interfaith Shelter Coalition (QISC) provides housing referral and support services to homeless families and individuals.
- Outreach efforts specifically targeting minority and disadvantaged populations were conducted through the implementation of programs directed at these groups and the use of advertisements in local printed media and cable television. The City funded public service activities that are designed to benefit women, minorities and the handicapped, Asians and other disadvantaged groups.

### **III. INCLUSIONARY ZONING**

The City of Quincy passed the Inclusionary Zoning Order in 2001 that established an Affordable Housing Trust Fund and an Affordable Housing Trust Fund Committee. 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 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.

In FY 2003-04, a 196-unit apartment building dedicated 20 rental units to affordable housing, in addition to one additional affordable home ownership unit from a town house project. There are several projects beginning the permitting process and would need to follow the requirements of the Inclusionary Zoning Ordinance.

In addition, 20 new rental units will be coming on-line within the next year. The units will be allocated by a lottery system. An estimated \$500,000 in cash will be received by the trust to be utilized to purchase or subsidize additional affordable housing units.

### **IV. CHDO/ RENTAL ACQUISITION PROJECTS**

As stated in the Quincy/Weymouth Consolidated Plan, the Quincy/Weymouth Consortium intends to use CDBG and HOME funds to create 9 units of affordable housing for households below 80% of median income each year. Weymouth anticipates the creation of 9 affordable housing units, while Quincy anticipates the creation of a minimum of 258 affordable housing units, including the construction of the Squantum Gardens complex, as mentioned under *Housing Strategies*.

**V. REHABILITATION PROGRAM**

The City of Quincy, through its Office of Housing Rehabilitation and Neighborhood Housing Services of the South Shore (The NHS, a sub-recipient) implemented housing rehabilitation programs to eliminate code violations and substandard living conditions, and promote energy conservation. In addition, by offering low interest loans and grants it is the hope of the City that low and moderate income people will be able to remain in their homes and not have to leave because they can't afford the maintenance. The housing rehabilitation programs goal is to assist with 59 renter-occupied units and 45 owner-occupied units a year.

**VI. FAIR HOUSING COUNSELING**

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.

**VII. FIRST TIME HOME BUYER**

Quincy offers a First Time Homebuyer Program for households earning less than 80% of median income. The City's Program dovetails with the Massachusetts Housing Partnership (MHP) "Soft-Second" program for First Time Homebuyers. We anticipate 10 new first time homebuyers in the five years. Please refer to Table C-2.

**VIII. MCKINNEY-VENTO HOMELESS ASSISTANCE PROGRAM**

The City of Quincy through the Quincy/Weymouth Continuum of Care will continue to apply for funds from HUD's McKinney-Vento Homeless Assistance Program for transitional and permanent housing. Please refer to Schedules B and D-3 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. The City's 8 year commitment to the McKinney program has helped create a total of 135 housing units for the homeless (64 housing units for families and 71 housing units for individuals).

**B. WEYMOUTH**

**I. FUNDING TO ADDRESS CHARACTERISTICS OF THE HOUSING MARKET**

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 QWC).

**a. Rehabilitation Needs**

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

**b. Rental Development**

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

**c. McKinney Homeless Program**

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

**d. Homeownership Assistance**

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

**II. VISION STATEMENT**

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

The Town's Master Plan states the goal of ensuring that 10 percent of all new housing units are affordable. To accomplish this, the Town will provide technical assistance to low and moderate income residents regarding housing, promote the availability of first time homebuyer programs and funding assistance, and home rehabilitation assistance for low and moderate income residents, and support efforts by CHDOS and non-profits (e.g., South Suburban Affordable Housing) to develop affordable housing.

The Town will also support the development and rehabilitation of housing for severely disabled persons and for the frail elderly. Some CDBG funding may

be utilized to support rehabilitation efforts and HOME funds may be used for development of such housing.

## **C. QUINCY/WEYMOUTH CONSORTIUM**

### **I. AMERICAN DREAM DOWN-PAYMENT INITIATIVE (ADDI)**

HUD requires that consolidated plans address the ADDI program, through three narrative sections. Narrative must include the following items, addressed after this list.

#### **a. Type of Assistance**

The Consortium communities will utilize available ADDI funding to augment the assistance available under their HOME funded First Time Homebuyer Programs. The type of assistance available and eligibility criteria will be consistent with the existing HOME funded program design. Assistance will be in the form of 0% interest rate, deferred payment shared appreciation loans. Down payment and closing cost assistance of up to 10% of the property purchase price will be available to participants.

#### **b. Homebuyer Counseling Requirement**

All program participants will be required to complete a Homebuyer Counseling Program approved by the Massachusetts Housing Finance Agency and the Massachusetts Housing Partnership Fund as a condition of eligibility. Certification of completion must be submitted prior to final approval.

#### **c. Program Outreach**

The communities have developed a First Time Homebuyer Program brochure that will be provided to the Quincy & Weymouth Housing Authorities for distribution to tenants of their assisted rental units. In addition, copies of the program information will be mailed to local public housing tenant organizations. All housing program advertisements will include reference to ADDI and public housing tenant eligibility.

#### **d. HOME 1st Time Homebuyer**

The HOME 1<sup>st</sup> Time Homebuyer program utilizes HOME Program and American Dream Down-Payment Initiative ("ADDI") funding to assist first time buyers with down-payment assistance in conjunction with private lender mortgage financing through DHCD/Mass Housing Partnerships "Soft Second Loan Program." Approximately \$244,761 in HOME & ADDI funds is projected to be available for down-payment assistance in 2005-2006. Please refer to *Schedule B* for a breakdown of this budget.

Generally, two rounds of Soft-Second funding are offered annually. The City of Quincy recently received a 2005 allocation of \$20,000 from DHCD for Soft 2<sup>nd</sup> funding subsidy. Quincy anticipates annual DHCD funding in the \$50,000 range with a goal of assisting 5 first time buyers annually. MHP provided \$39,530 in 2<sup>nd</sup> mortgage subsidies and \$21,916 in loan loss reserve to augment \$1,033,150 in lender mortgage financing during 2004.

## 11. NEEDS OF PUBLIC HOUSING (91.210 (B))

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 (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

### *5 Year Strategic Plan Needs of Public Housing response:*

The Quincy Housing Authority, located at 80 Clay St., manages public housing units and Section 8 housing vouchers to benefit low to moderate income families, seniors and special needs individuals. The director is appointed by the Quincy Housing Board, a 5 member authority that oversees QHA, which consists of 4 members appointed by the Mayor, including a labor representative and 1 by the Governor. The facilities of the QHA consist of the following:

Name	Address	Type of Unit	Units	Condition
<b>Riverview</b>	Yardarm Ln, Quarterdeck Rd.	Family	180	Fair
<b>Riverview (Cont. )</b>	Doane St. Sextant Circle	Family		Fair
<b>Costanzo Pagano Towers</b>	109 Curtis Ave.	Elderly	156	Good
<b>Clement A. O'Brien Towers</b>	73 Bicknell St.	Elderly	275	Good
<b>Arthur V. Drohan Apts.</b>	170 Copeland St.	Elderly, Handicapped	40	Good
<b>Snug Harbor</b>	Scattered Sites	Family	400	Inadequate
<b>David J. Crowley Ct.</b>	Shed St.	Elderly	45	Good
<b>Louis George Village</b>	Martensen St.	Elderly	75	Good
<b>Victor Sawyer Towers</b>	95 Martensen St.	Elderly	150	Good
<b>Sen. Arthur H. Tobin Towers</b>	80 Clay St.	Elderly, Handicapped	200	Good
<b>South Street</b>	73- 75 South St.	Family, Handicapped	5	Good
<b>Westacres</b>	Sullivan Rd., West St.	Family	36	Fair
<b>373 Franklin St.</b>	373 Franklin St.	Family	1	Fair
<b>215 Safford St.</b>	215 Safford St.	Handicapped	10	Good
<b>269 Water St.</b>	269 Water St.	Handicapped	4	Good

Assistance to the most vulnerable households is the primary mission of the Quincy Housing Authority. Currently, 1661 of the 2434 households served by the Authority fall into the Very Low Income range, including 831 Elderly households. In addition, 459 households with Special Needs reside in properties owned or leased by the Authority. Units managed by the Authority in this inventory include: 471 Federal Elderly; 180 Federal Family; 470 State Elderly; 439 State Family; and 46 State Special Needs.

Units leased by the Authority include: 881 Federal Section 8 Tenant-Based, Project-Based, Moderate Rehabilitation, and Shelter + Care; and 94 State Tenant- and Project-Based. The attached Income and Household Type Breakdown shows targeting for these units.

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, a 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, hiring of maintenance and other service personnel. The Resident Advisory Board is providing guidance to the Authority in preparation of its five-year Public Housing Authority Plan for HUD.

Quincy Housing Authority tenants have also benefited from expanded services. Approximately 40% of the estimated cost to meet the needs identified under the Authority's Management Needs Assessment of its Comprehensive Grant Program (CGP) is related to Resident Training Programs. 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 also recently received a \$143,181 Public Housing Drug Elimination Program (PHDEP) award. These funds will be used to continue neighborhood policing, and to hire a PHDEP Coordinator and two Resident Youth Leaders. These staff will work to connect residents to community support resources that will enable them to deal with problems without resorting to drug abuse. A new resource for Authority residents is a training center, designed to improve residents' computer skills and marketability for related jobs. The Authority has partnered with the Germantown Neighborhood Center to create a large response to this opportunity, operated under contract to the Massachusetts School of Information Technology.

The Authority is also in the process of enacting an ambitious set of improvements to its internal management and operations systems. The remaining 60% of the estimated cost to meet management needs, as described above, relate to these enhancements. It has hired a management consultant to direct these efforts, which will enable the Authority to run in an efficient fashion. Computer and communications systems are being upgraded, which will enable staff to access data more quickly and accurately than is currently possible. These employees are being trained in these systems and in overall agency policies and procedures, which are being updated.

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. A full listing is attached to this report. Many of these programs are already available to residents, with the exceptions of YouthBuild and Family Services of Greater Boston/ South Shore Elder Services.

The establishment of a common knowledge base will enable the Authority to develop a staff evaluation system. The Authority is also taking steps to better manage the condition and occupancy of its units, through preventive maintenance and faster processing of vacancies. When combined with physical and resident service improvements, these management

initiatives will allow the Authority to be designated a High performer under the newly-enacted Public Housing Assessment System (PHAS), as it was under the Public Housing Management Assessment Program (PHMAP).

The vacancy rate across all 1,540 Authority owned and leased units is approximately 5.70%. Most programs and properties have rates far less than this, making waits for available units lengthy. Currently, the Public Housing waiting list consists of 930 households for Elderly-designated units, and 2,838 households for Family-designated units. The Section 8 waiting list was limited to 2,000 households, though approximately 7,000 applied to be included. One program and one property have the highest vacancy rates. Approximately 5% of Section 8 and related program vouchers and certificates are not currently being used due to high turnover within the programs and the difficulty new clients have in finding appropriate units that do not force them to pay more than 30% of their incomes toward housing costs. The Snug Harbor property in the Germantown neighborhood is a State assisted Family development. About 18% of its 400 units are currently vacant. The previously mentioned Income and Household Type Breakdown attachment contains information on vacancies by development.

#### **A. EFFORTS TO INCREASE HOMEOWNERSHIP AMONG PHA RESIDENTS**

Currently, no Very Low-income household can afford to purchase a residence priced at the 1999 Quincy median of \$124,000 for a condominium and \$185,500 for a single family home. 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. Single family homes priced at the median, however, are out of reach for households with Moderate incomes or lower, since these earnings do not support high mortgage amounts. (See attached Cost Burden Limits for Owner Households table for detailed information.)

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 toward closing costs. The Soft Second Loan Program provides "...loans to low- and moderate-income first-time homebuyers to reduce their first mortgage and to lower their initial monthly costs so that they can qualify to purchase a home. The participating lender underwrites a first mortgage for [up to] 75% of the purchase price and a second mortgage generally for 20% of the purchase price. The borrower pays the entire principal and interest on the first mortgage. The principal payments on the second mortgage are deferred for 10 years and a portion of the interest costs for eligible borrowers is paid by public funds. Since the borrower does not pay mortgage insurance, public funds provide a loan loss reserve for participating lenders."

Through its cooperating non-profit agencies, the City conducts extensive outreach and education 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. Family Self - Sufficiency: The Quincy Housing Authority maintains 100 slots for 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.

## **12. PUBLIC HOUSING STRATEGY (91.210)**

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 (including families on the public housing and section 8 tenant-based waiting list), 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. (NAHA Sec. 105 (b)(11) and (91.215 (k))

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. (NAHA Sec. 105 (g))

*5 Year Strategic Plan Public Housing Strategy response:*

The Housing authority has a total of 1,560 public housing units.

Bedroom size is as follows:

949 one-bedrooms  
332 two-bedrooms  
228 three-bedrooms  
30 four-bedrooms and  
1 five-bedroom.

1,473 of its units are occupied,  
69 units are vacant, and  
18 are off line.

2,838 families are on the public housing waiting list and  
325 on the Section 8 waiting list.

### **A. STRATEGY**

The QHA's strategy for addressing the revitalization and restoration needs of public housing is as follows:

## **I. STATE**

The state inventory is subject to DHCD's decisions concerning which work plans it approves and to what extent they will be funded. Funds have been awarded for site improvements, but work plans have not been authorized.

The state CAR's (Comprehensive Assessment Requests) approved by DHCD for Snug Harbor, the state family development are as follows:

\$ 129,000 to repair the asphalt;  
812,500 Paving and walkways  
1,656,000 Site work.

Total State funds approved but not yet authorized is \$2,562,500. There were also a number of other improvements noted, recommendations made, and conceptual plans produced for this state development during the HOPE VI application process.

## **II. FEDERAL**

The HUD Capital Fund program for the QHA's federal units is based on an annual award. The QHA's strategy for improving the physical environment at the various Federal sites includes the application of Capital Funds in the Step-up Program.

Items included in the federal capital fund include:

Riverview family development:

\$ 35,000 for Children's play area:  
115,000 for Landscape improvements, Walkways, Paving repair, and drying

Walkways  
Paving Repairs  
Drying Yards

Pagnano Towers elderly development:

\$ 15,019 for Deferred landscape upkeep and  
Landscape improvements.

O'Brien Towers elderly development:

\$ 40,038 for Landscape improvements,  
Labor portion of improved site lighting, and  
Signage.

Drohan Apartments elderly development:

\$ 22,529 for Site improvements and  
Parking lot improvements.

There is a variety of other needs, both large and small, to be considered. We have recent Riverview Master Plan recommendations for a number of larger work projects, including site and parking redesign.

## **B. IMPROVING MANAGEMENT**

The QHA's strategy for improving management and operation of our agency includes:

- I.** Contracting with a consultant to conduct a management assessment of the Maintenance Department, which report is expected shortly. (One of the results of this assessment, we anticipate, will be addressing the lack of systems in that Department that would allow the QHA to conduct the comprehensive management analyses needed to make informed decisions on deployment of personnel and directing of the funds that it does have.)
- II.** The QHA successfully appealed a decision on its share of pension contribution into the retirement system to the Contributory Retirement Appeal Board, which ruled that the QHA should be charged by the Retirement Board's using the actuarial method. If this decision is upheld, the QHA will receive an estimated \$600,000 for past contributions made, and will save approximately \$500,000 a year from now on, which amounts will be put into the QHA's state and federal reserves. It is critical to the QHA's financial stability that it continues in its efforts to have the decision to use the actuarial rather than payroll method of determining contributions continue.
- III.** The QHA Board has appointed a new Executive Director, who is expected to assume the position shortly. We anticipate that he will actively address any deficiencies in the managing and operating of our agency.

### **13. BARRIERS TO AFFORDABLE HOUSING (91.210 (E) AND 91.215 (F))**

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.

*5 Year Strategic Plan Barriers to Affordable Housing response:*

## **A. QUINCY**

### **I. AFFORDABLE HOUSING DEVELOPMENT CONSTRAINTS**

The City of Quincy is a densely-developed and high-priced housing sub-markets within the Boston metropolitan area. The lack of sites suitable for development, and the high cost of land and improvements in the area, act as major constraints to affordable housing production. With an average single family home price of approximately \$352,824 (and rising) in the Consortium, home ownership is often far beyond the means of a low-income family.

#### **Development Constraints or limitations:**

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 "Sustainable Development Principles".

The City has reviewed its zoning regulations and in the spring of 2005 successfully rezoned its traditional downtown that will encourage redevelopment. Key components of the new zoning district include increasing the height allowances for buildings from 6 to either 10 or 15 stories and allowing mixed-use and multi-family uses as-of-right. The proposal also includes creating a more predictable permitting process by establishing the City's Planning Board as the Special Permit Granting Authority for all projects within the new District. These new regulations will remove the major roadblocks often attributed to redevelopment efforts by making projects more cost effective for the developer and creating an environment that maximizes the limited redevelopment space within the downtown.

Because of the antiquated nature of Quincy's housing, the current building codes must be maintained in order to protect public safety.

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 has been working on building a new high school but no plans have been set. A new high school is seen as a facility upgrade versus a need to dramatically increase capacity.

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 & 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 Superintendent of the Quincy Department of Public Works, there are no water/sewer capacity issues with new residential development in the city. Quincy belongs to the MWRA for both water and sewer service.

## **II. OUTREACH AND EDUCATION**

Quincy and Weymouth address their fair housing needs through the work of their Fair Housing Committees, Committees on Disabilities, Human Rights Commissions, Equal Employment Opportunity Officers, Quincy Community Action Fair Housing Program (QCAP) and the City and Town's Department of Planning and Community Development.

The Fair Housing Committees, the Disability Committees, and the Human Rights Committees are funded by their respective communities and consisted of representatives from a variety of ethnic and economic backgrounds.

## **III. BARRIERS TO AFFORDABLE HOUSING**

With an average single-family home price of \$332,824 (Quincy-\$352,824, Weymouth-\$312,867) within the Consortium in FY 2004-2005, 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 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 buildout. 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.

The lack of affordable housing has resulted in increasing 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 to find a place to live in the city.

The PCD reviews its affordable housing programs at least once during the fiscal year, and attempts to adjust policies to provide the most feasible incentives under existing conditions.

Because of the antiquated nature of much of Quincy's housing, the current building codes must be maintained in order to protect public safety. However, the City recently reviewed and amended its zoning ordinance to alleviate negative impacts on housing costs and the City Council has resisted residential tax levy increases in order

to maintain affordability. They have also approved several large housing rental and condo developments in order to expand supply and hopefully stabilize or reduce home ownership costs. However, the lack of incentives for developers to create Affordable Properties is perceived as an ongoing barrier to affordable housing.

## **B. SUMMARY OF FAIR HOUSING IMPEDIMENTS**

The Quincy – Weymouth HOME Consortium, a partnership formed by two communities facing similar impediments to fair housing, updated and completed their *Fair Housing Plans* four years ago, and are currently in the process of updating their *Fair Housing Plans* again in order to comply with HUD regulations, requesting the process be undertaken every three to five years. During the process, the Consortium jointly interviewed community groups, real estate agents, bankers, and local housing providers, held several public meetings and workshops, and surveyed several citizens and housing officials.

## **C. SPECIFIC IMPEDIMENTS TO FAIR HOUSING CHOICE IN THE CONSORTIUM**

Information garnered from survey results and public meeting notes revealed that citizens of the Consortium feel that there are some significant impediments to affordable housing and fair housing choice. Significant impediments identified in the analysis of impediments to Fair Housing are:

- The lack of additional affordable rental units for low and moderate-income large families, as well as individuals.
- Development fees imposed by current water and sewer restrictions are approaching \$10,000 per housing unit. While these fees probably do not prevent or stop people from new residential construction, they do increase the cost of housing.
- The lack of public transportation options.

The need to continue down payment and closing cost assistance programs, helping low-income families make the transition from renters to homeowners.

## **D. 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 2004 income limit for this for this area for a household of three.)

### 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 = \$1,487.50 available to cover total housing costs

- \$ 175.00 for property tax
- \$ 150.00 for CONDO fee and Insurance
- \$1,162.50 available for principal and interest.

\$1,162.50 could support a 30 year mortgage at 6% loan of \$193,895.25  
(*The average sale price for a home in Quincy in 2003, \$352,824*)

### 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 = \$1,487.50 available to cover total housing costs

- \$ 154.00 estimated utilities
- \$1,333.50 available for monthly rent payment\*

\* (\$1188 IS THE MAXIMUM RENT ALLOWED BY HOME PROGRAM FOR A 2-BEDROOM UNIT)  
(*\$1,992 is an average rent for a new 2-bedroom unit in Quincy*)

## **E. PLANNED ACTION TO OVERCOME IMPEDIMENTS**

The City will take several approaches to overcome impediments to the development of affordable housing, including:

- *Rental Development*  
The City will respond to these needs by actively collaborating with non profit housing developers to create additional affordable housing units and supportive services. The City has pursued a policy of in-fill type affordable rental housing development in cooperation with local non-profit HOME Program CHDOs. Commitment of HOME funds to rental development has increased the affordable rental housing inventory.
- *Supportive Housing*  
The City continues as an active participant in the QWC CoC to support the application for McKinney Homeless Program funding.

## **F. WEYMOUTH**

### **I. BARRIERS TO AFFORDABLE HOUSING & RELATED STRATEGIES**

As required by HUD regulations, the following list identifies barriers to the development, improvement, or maintenance of affordable housing. In general, the Town is a high priced, densely developed community where the latest calculation of median single family home cost (as of February 2005) exceeds \$335,000.

**a. Affordable Housing Development Constraints**

The primary constraint to construction of new affordable housing units is that the town is predominantly built-out with little vacant undeveloped parcels left. While there are a number of different environmental development constraints facing the Town, such as bed rock and wetland resource areas, there are no significant constraints that would prevent the addition of additional housing units under existing zoning. The high cost of existing housing (due to high land cost and a shortage of developable land) continues to be an impediment to the development in the Town of fair and affordable housing.

Development of higher density housing has generated some opposition by members of the community to accept affordable housing development inconsistent with existing zoning and current use. With little vacant developable land left, the trend of development has followed two courses: infill development and redevelopment. Since Weymouth is a mature suburban community, new development is most often in-fill development. New development and redevelopment projects are often very controversial. The primary concern is the town's ability to adequately provide needed infrastructure such as water, sewer and transportation to accommodate anticipated growth. Residents concerns with additional traffic generated from new development are usually a primary concern.

Other significant impediments identified in the latest CHAS and real estate sales data included: the lack of affordable rental units for low and moderate-income families, individuals, and physically disabled individuals; and the high cost of existing single family housing resulting from the regional escalation of property values.

**b. Development costs**

Development cost barriers make the development of private affordable housing impracticable without public support. Public policies are not considered major barriers to affordable housing development.

**c. Public Transportation**

The Town has no cross town public transportation linking South Weymouth to other areas of the Town or the MBTA system. Lack of public transportation in South Weymouth limits housing choice and employment access for lower income residents.

**d. Outreach & Education**

Many realtors and lenders remain unfamiliar with the various programs available to assist low-and moderate-income renters and homebuyers demonstrating a need for real estate agent, banker, and landlord education.

Many low-and moderate-income renters and homebuyers themselves are unaware of the assistance available to them. Continued homebuyer and credit counseling workshops are required to inform the public of their rights, responsibilities and existing housing opportunities.

**e. Planned Action to Overcome Impediments**

The Town will take several approaches to overcome impediments to the development of affordable housing, including:

- *Rental Development*

The Town will respond to these needs by actively collaborating with non profit housing developers to create additional affordable housing units and supportive services. The Town has pursued a policy of in-fill type affordable rental housing development in cooperation with local non-profit HOME Program CHDOs. Commitment of HOME funds to rental development has increased the affordable rental housing inventory. Weymouth has funded 39 rental units with HOME funds.

- *Supportive Housing*

The Town continues as an active participant in the QWC CoC to support the application for McKinney Homeless Program funding.

- *Homeowner Assistance*

The Town will continue its down payment and closing cost assistance program for first time homebuyers and its housing rehabilitation assistance to low- and moderate-income homeowners. Weymouth will continue it's participation on the MA Housing Partnership Fund "Soft 2<sup>nd</sup> Loan Program" for first time buyers. The programs help maintain the viability of the communities lower cost older housing stock as an affordable housing option.

- *Outreach & Education*

Through its Fair Housing Commission the Town will provide training and education to real estate agents, bankers, and landlords regarding the Town's programs and issues relating to fair and affordable housing. The QWC Fair Housing Committees have scheduled a "Lead Law" workshop on March 23, 2005 to review tenant rights and landlord & realtor responsibilities under state law.

The Town provided \$39,000.00 in HOME Program CHDO funds to two non-profit agencies to assist with them with their homebuyer education, homeownership, and rental development efforts.

- *Transportation*

Other significant actions taken to address impediments included Weymouth's continued work with the Massachusetts Bay Transportation Authority (MBTA), advocating the development of the Greenbush Line and increased bus services as part of MBTA's efforts to provide Commuter Rail Service to the South Shore.

## **II. STRATEGIES FOR ADDRESSING AFFORDABLE HOUSING**

The Town will continue to work in cooperation with non-profit CHDOs (such as QCAP and NHS-SS) in the development of affordable housing units. Under the HOME Program, the Town will provide funds for CHDO operating costs that enable staffing of their programs.

- The Town has endorsed applications by both QCAP and NHS-SS to the Massachusetts Department of Housing and Community Development for First Time Homebuyer purchaser based assistance programs.
- The Town has endorsed the NHS-SS application to the DHCD Capacity Grant Program to promote growth of the agencies affordable housing initiatives.

### **a. State & Government Programs**

The Town has been a participant in Massachusetts Housing Finance Agency Programs (MHFA) since 1983 and is currently certified as an MHFA processing agency for the Lead Paint Abatement and Homebuyer Counseling Programs.

Instrumental to the town's success in assisting First-Time Homebuyers has been the town's positive relationship with the Massachusetts Housing Partnership (MHP) through the "Soft Second Loan Program". This program provided \$1,033,150 in 1<sup>st</sup> and Soft 2<sup>nd</sup> mortgage financing in the past year. Soft 2<sup>nd</sup> mortgage subsidies during the period totaled \$39,530 with an additional \$21,916 received in loan loss reserve insurance.

## **Housing Needs Conclusions**

With an average single-family home price of \$352,824 in 2005, 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 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.

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compact mixed use redevelopment in the City's existing urban centers adopting the "Smart Growth" principles.

The lack of affordable housing has resulted in increasing 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 to find a place to live in the city.

## HOMELESS

### **14. HOMELESS NEEDS (91.205 (B) & 91.215 (C)) AND PRIORITY HOMELESS NEEDS**

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

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 the 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 questions:

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 Populations 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.

*5 Year Strategic Plan Homeless Needs and Priority Homeless Needs response:*

The attached Continuum of Care Homeless population and subpopulation chart shows the nature and extent of homelessness in the Quincy/Weymouth Consortium. While 211 and 91 homeless individuals and families with children are in emergency shelters and transitional housing, 97 homeless individuals and 15 homeless families with children are unsheltered. Among the homeless populations, 85 chronically homeless persons are unsheltered. It is estimated that 120 emergency shelters, 127 transitional housing units, and 180 permanent supportive housing units are needed to meet current homeless needs.

Homeless Needs & Obstacles

The number of persons continuing to enter into homelessness is the major remaining obstacle to ending chronic homelessness. This obstacle is largely the result of cuts in funding and programming for substance abuse and mental illness programs and services.

In the past year, funding for the continuum's local detox program was cut, resulting in the loss of 40 treatment beds, further compromising our efforts to end chronic homelessness through addressing chronic substance abuse. These funding cuts have created not just a lack of treatment programs on demand but a lack of community-based case management services as well. If a resident experiences a relapse in sobriety, the wait time of admission to a substance abuse treatment program can be several months thereby putting that person at risk of re-entering the cycle of homelessness. Even when a person manages to get admitted for treatment, the discharge from the treatment program is typically premature. The limited treatment stay (another result of a lack of funding for treatment programs) often results into sobriety relapses, causing the cycle of substance abuse and homelessness to continue. In addition, the continuum is constantly challenged with creating innovative programming for homeless adults with mental illness and chronic substance abuse since the agency responsible for this population has system, policy, and budget obstacles to overcome.

Another remaining obstacle is that some service eligibility requirements render people ineligible for services, e.g. the dually-diagnosed. The Department of Mental Health will not serve a mentally ill client if there is also a substance abuse issue and the few remaining substance abuse programs will not accept a person who is also mentally ill. Thus, there is still a need for Interagency Community Treatment Teams with access to multiple resources on an emergency basis. The Teams must be able to support individuals toward independent living with or without supportive services. The Team must also be empowered to challenge the system from which they work and to create flexible programming on behalf of the individual regardless of their "eligibility label" if this obstacle is to be overcome.

The continuum also faces considerable challenges in creating and maintaining its permanent supportive housing. Creating new permanent housing is extremely difficult because the high cost of housing and land in the Quincy/Weymouth area continues to make property acquisition challenging. The actual siting of housing for chronically homeless is another obstacle. Many communities object to "affordable housing" in general and this objection is often intensified when the target population of the housing is the chronically homeless. This phenomena known as "Not In My Backyard" (NIMBY) adds to the challenges developers face in undertaking this type of project. Because developers often participate in a community process for project approval, this attitude frequently lengthens the timeframe in getting these projects underway.

Once the QWC gets through the obstacles to creating permanent housing, we are faced with yet another obstacle. The model for permanent solutions to homelessness that we are creating and demonstrating is quickly becoming recognized as successful. As our accomplishments become well-known, the demand for our services increases as people from multiple communities seek us out. Because the State requires that State funded shelters remain open to persons from anywhere in the State and does not allow for any local priority, the continuum is in danger of losing our ability to keep up with demand and meet our goals for ending chronic homelessness in our community. The State budget needs to be re-written to include language allowing State funded shelters to have a local or regional priority as to who we serve.

An additional obstacle is the differing focuses and goals of each level of government. The local officials and community focus on their particular constituency, the state focuses on a region and funds regional solutions such as emergency shelter beds, the federal government has determined different regions from the state and funds permanent housing. Meanwhile, much needed services remain under-funded. Systems that do not function cohesively allow for limited resources to be used in less effective ways, consistently

attempting to address emergencies and failing to create permanent solutions. Public and private entities need to work together closely to create system-wide solutions which allow for more flexible and innovative uses of resources to achieve our mutual goal of ending chronic homelessness.

A final obstacle no less important than those stated above is the need for increased federal, state and private funding that allows the homeless individual to fully participate in a seamless Continuum of Care. There is a serious lack of service dollars for the continuums and a lack of a viable plan to match service dollars with housing dollars. An improved commitment by the legislature, private funders and policy makers to leverage funds for both housing and services is needed for the continuum to fully combat chronic homelessness. The involvement of local community leaders in the development of our continuum's formal 10-year plan should help us further address this obstacle.

## 15. HOMELESS INVENTORY (91.210 (c))

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 extremely 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.

*5 Year Strategic Plan Homeless Inventory response:*

The Following charts identifying the homeless inventory are from the 2004 Quincy-Weymouth Continuum of Care Application that was approved by HUD in 2005.

### Service Activity Chart:

FUNDAMENTAL COMPONENTS IN COC SYSTEM -- SERVICE ACTIVITY CHART
--

<p>Component: <b>Prevention</b></p>
-------------------------------------

<p>Services in place:</p>
---------------------------

- |   |
|---|
| <ul style="list-style-type: none"><li>• Rental /Mortgage Assistance<ul style="list-style-type: none"><li>○ 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).</li><li>○ Quincy Community Action Programs (QCAP) – FEMA, Lend-a-Hand, and Department of Transitional Assistance (DTA) Relocation funds for rent assistance</li></ul></li><li>• Counseling<ul style="list-style-type: none"><li>○ QCAP – 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.</li><li>○ QCAP – First Time Homebuyer Workshops in English and Chinese</li><li>○ QCAP – Tenant/Landlord Rights and Responsibilities Workshops</li><li>○ QCAP – Mortgage foreclosure counseling. Budget/credit counseling</li><li>○ QCAP – Predatory lending workshops/individual counseling</li></ul></li></ul> |
|---|

- QCAP – Assistance with applications for and obtaining housing subsidy
- QCAP – Home Equity Conversion Mortgage (HECM) counseling for seniors which enables seniors to remain in home
- QCAP – Housing search if remaining in place is no longer an option
- QCAP – 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.
- DOVE – 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
- QCAP – weekly presence in District Court for summary process sessions
- Emergency Assistance
  - QCAP – FEMA funds for Fuel Assistance
  - Salvation Army – FEMA funds for Utility Assistance
- Down Payment Assistance

Services planned:

- Housing Response system to address issues of 18-24 year old homeless
- Single point of information for individuals and families who are homeless or at risk of homelessness, and for area service providers
- Provide emergency/transitional response units for families who are ineligible for state support

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.

**Component: Outreach**

Outreach in place:

- (1) For homeless living on streets – Outreach to street homeless is conducted by several QWC CoC agencies who work together and cross-refer clients as appropriate. Bay State Counseling, Tri-City Mental Health, Health Care for the Homeless, and the Quincy Police work to reach out to the homeless on the streets to connect them to services and housing. For example, if an individual is discovered to be a veteran, that individual is linked to the Veterans Services as well as any other service agencies that are deemed appropriate. Health Care for the Homeless provides a nurse to link individuals to appropriate medical care. Quincy Police have organized a community policing effort that includes a beat cop who is familiar with the area businesses and residents and can refer homeless individuals to the appropriate agencies for help and alert the agencies of this individual’s presence.
- (2) For other homeless persons – Outreach to other homeless is done through the emergency shelters -- Quincy Interfaith Sheltering Coalition, Friends of the Homeless -- through the Food Pantry at Quincy Community Action Programs;

through the Quincy Crisis Center's noontime feeding program; through Manet Community Health Center, Quincy Crisis Center, and Bay State Community Services' walk-in clinic healthcare referral, and outpatient treatment.

For persons with HIV/AIDS, outreach is conducted during Manet Community Health Center's AIDS Testing and Counseling and at QISC during the monthly AIDS testing by a nurse from Health Care for the Homeless.

Outreach to homeless youth is conducted through the Quincy/Weymouth Public Schools.

Outreach to victims of domestic violence is conducted by DOVE, which is part of the domestic violence network (District Attorney's office, Quincy Police, Quincy District Court, Jane Doe, Safelink, etc.) and which holds presentations on domestic violence at employers' offices in the area.

Outreach services are provided during food program at Quincy Crisis Center

Outreach planned:

- *Persons living on streets*
  - Increase number of healthcare workers to support chronic homeless in housing under Housing First model
  - Increase coordination with Quincy Police to develop strategy for working with street homeless engaging in inappropriate behaviors
  
- *For other homeless persons*
  - Target outreach to homeless persons 18-24 years of age – Commission on the Family
  - Develop single point of information brochure to be distributed through City of Quincy, Town of Weymouth, and community centers and to be available for access online
  - Targeted outreach to Veterans now eligible for additional services due to policy change for Veterans who served during non-war time
  - Public service announcements on local cable channels on services, resources available in Quincy-Weymouth area
  - DOVE to visit QISC's women's shelter to conduct support groups for women who are victims of domestic violence

Component: **Supportive Services**

Services in place:

- Faxon/Highpoint is providing chronic homeless persons with substance abuse problems weekly outpatient support groups and transportation to substance abuse treatment programs in the region
- Case management is provided by QISC, DMR, Friends of the Homeless, Manet Health Center, QVNA, Quincy Hospital, Mayor's Commission on the Family, QCAP, and Domestic Violence Ended (DOVE) all of whom have case managers on staff.
- Life skills are offered by Commission on the Family, QISC, and QCAP.
- Quincy Interfaith Sheltering Coalition, Work Inc., and IMPACT Employment Services

provide alcohol and drug abuse treatment services.

- Tri-City Mental Health, DMH, Manet Community health Center and QVNA provide mental health treatment.
- AIDS-related treatment is provided by Quincy Medical Center and Quincy/South Shore AIDS Consortium (Requires a service provider referral).
- Education and Training is provided by Department of Employment and Training (DET), WORK Inc., South Coastal Career Development Administration, IMPACT Employment Services and Quincy Interfaith Sheltering Coalition. QISC also offers Adult Basic Education at its shelter.
- DET, WORK INC., South Coastal Career Development Administration, IMPACT Employment Services and Quincy Interfaith Sheltering Coalition provide employment assistance. Employment Search for mentally ill, mentally disabled and severely impaired by substance abuse is offered by QISC, Work Inc. and IMPACT Employment Services
- Housing search services is provided for individuals (working & disabled) by Quincy Interfaith Sheltering Coalition, and for families by QCAP, Weymouth Veterans Association, and Quincy Veterans Association, and for victims of domestic violence by QCAP.
- Crisis Center's Crisis Line, and QCAP's SWCC provide food.
- Basic health care and outpatient treatment referral is provided by QISC, Tri-City Mental Health, DMH, Manet Community Health Center and QVNA
- DOVE offers childcare during its group counseling sessions. QCAP runs a Head Start program.
- The Quincy and Weymouth Schools provide transportation to schools for families who may have been sheltered out of the area but had children enrolled in the area public schools.
- Work, Inc. provides transportation to jobs for individuals with disabilities.

Services planned:

- Life skills to be provided by DOVE through a Family Self-Sufficiency program to teach budgeting and financial control; computer training; and job hunting skills.
- Targeted case management and prevention services for youth ages 18-24 years and elderly homeless.
- Computer training for the homeless disabled to be provided by Work, Inc.
- Computer Access Room to be provided by QISC for homeless persons to access information and sign up for mainstream resources online

How homeless persons access/receive assistance: Clients access services through referrals from emergency and transitional shelters. For food and medical programs, homeless receive services on walk-in basis.

## Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population		Sheltered		Un-sheltered	Total	Jurisdiction														
		Emergency	Transitional			Data Quality														
1. Homeless Individuals		155	23	97	275	(A) administrative records ▼														
2. Homeless Families with Children		22	20	15	57															
2a. Persons in Homeless with Children Families		56	70	47	173															
Total (lines 1 + 2a)		211	93	144	448															
Part 2: Homeless Subpopulations		Sheltered		Un-sheltered	Total	Jurisdiction														
						Data Quality														
1. Chronically Homeless		57		85	142	(A) administrative records ▼														
2. Severely Mentally Ill		43		0	43															
3. Chronic Substance Abuse		94		0	94															
4. Veterans		21		0	21															
5. Persons with HIV/AIDS		10		0	10															
6. Victims of Domestic Violence		45		0	45															
7. Youth (Under 18 years of age)		9		0	9															
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y/N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	252	132	120	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	ESG
	Transitional Housing	132	5	127	1	0	1	0	1	0	1	0	1	0	5	0	0%	H	Y	Other
	Permanent Supportive Housing	297	117	180	10	0	10	0	10	0	10	0	10	0	50	0	0%	H	Y	Other
	<b>Total</b>	<b>681</b>	<b>254</b>	<b>427</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>####</b>	<b>H</b>	<b>Y</b>	
Chronically Homeless		85	57																	

City of Quincy Quincy/Weymouth Consortium, MA

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	164	79	85	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	ESG
	Transitional Housing	118	70	48	1	0	1	0	1	0	1	0	1	0	5	0	0%	H	Y	Other
	Permanent Supportive Housing	190	111	79	10	0	10	0	10	0	10	0	10	0	50	0	0%	H	Y	Other
	Total	472	260	212	11	0	11	11	0	0	11	0	11	0	44	11	25%	H	Y	

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

<b>Permanent Supportive Housing</b>											
Provider Name	Facility Name	HMIS			Geo Code	Target Pop		2005 Year-Round Units/Beds			Total Year-Round Beds
		Part. Code	#Yr. Round			A	B	Family Units	Family Beds	Individual / CH Beds	
<b>Current Inventory</b>			Ind	Fam							
Atlantic House	Family House	A		19	251992	FC		6	19		19
MA Dept. Mental Health	Hancock St	A	10		251992	SMF				10	10
NHS/CoF	Second Step	S			251992	FC		15	28		28
NHS/Shelter Inc.	Q/W Family Housing	A		10	251992	FC		4	10		10
QISC/QHA S+C	Scattered Site	A	71	54	251992	M		19	54	71	125
QISC	Veterans House	A	8		251992	SM	VET			8	8
	Charlotte's House	A	3		252784	SF				3	3
	Tom's House	A	3		251992	SF				3	3
	O'Neil House	A	3		252784	FC				3	3
	Lesley St.	A	3		251992	SF				3	3
	Paula's House	A	6		251992	SF				6	6
	Park Ave	A	10		259023	SFM	AIDS			10	10
	Claremont St.	A	12		251992	SF				12	12
	<b>TOTALS</b>		129	83		<b>TOTALS</b>		44	111	129	240
<b>Under Development</b>		Anticipated Occupancy Date									
QISC/NHS	Fr. McCarthy House	9/05			251992	SM	VET			8	8
QISC/NHS	Fr. McCarthy House	9/05			251992	SM				10	10
QISC	Family Program	8/05			251992	SMF		8	20		
						<b>TOTALS</b>		8	20	18	18
<b>Unmet Need</b>						<b>TOTALS</b>					
						48	139	136	275		
1. Total Year Round Individual PSH Beds			129			4. Total Year Round Family PSH Beds			111		
2. Individual PSH Beds in HMIS			129			5. Family PSH Beds in HMIS			83		
3. HMIS Coverage Individual PSH Beds			100%			6. HMIS Coverage Family PSH Beds			75%		
(Divide line 2 by line 1 and multiply by 100. Round to whole number)						(Divide line 5 by line 4 and multiply by 100. Round to whole number)					





## **16. HOMELESS STRATEGIC PLAN (91.215 (c))**

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 of becoming homeless.

Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. 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 or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

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.

Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

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 and 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.

*5 Year Homeless Strategic Plan response:*

### **A. HOMELESSNESS**

The 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

## **B. CHRONIC HOMELESSNESS**

The Quincy-Weymouth Consortium believes that chronic homelessness is an economic development issue as well as a social service issue. Ending chronic homelessness requires the involvement of all members of our community, not only public agencies and service providers but local business owners and residents as well. This cohesive partnership approach to ending chronic homelessness extends beyond the continuum's work across its service area into its participation in regional and state-wide activities and planning processes. This strategy is aimed at addressing the issues with the most well-coordinated effort possible in order to maximize results and minimize duplication or exclusion of necessary activities.

The QWC has determined through its point-in-time survey and from outreach team feedback that approximately 142 individuals (55%) of its adult homeless population is considered chronically homeless, as defined by HUD – "an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year OR has had at

least four episodes of homelessness in the past three years.” Fifty (57) are sheltered and seventy (85) unsheltered. These individuals live at the shelter, on the streets, and have intermittent stays at a detox center and/or mental health facility and correctional institutions. Most are dually diagnosed with mental illness and chronic substance abuse, many of the males are veterans and the majority of these veterans are struggling with substance abuse. Their physical health is generally poor, most often exhibiting respiratory problems, cellulitis, pancreatitis, and HIV. Their medical conditions are the result of poor nutrition, lack of health care, excessive alcohol/drug abuse, and trauma due to violence. These individuals have been clients of public systems of care including mental health, public health, welfare, veterans, corrections, and foster care.

The QWC has developed the following strategy to end chronic homelessness and, in addition to working with the City of Quincy to formalize the City’s 10-year plan, is also working with state and local agencies to insure coordination with each related agency’s strategy:

Programmatic Actions:

1. Reduce inappropriate discharge to the shelter system to prevent homelessness
2. Increase access to mainstream resources to increase success in permanent housing
3. Create more affordable housing for chronically homeless persons
4. Lobby for more flexible use of funds for housing and supportive services

Infrastructure Actions:

1. Improve data collection and reporting abilities to accurately count chronically homeless individuals and assess their needs
2. Work with local government to create a formal ten-year strategy to end chronic homelessness that is consistent with the State’s Ten-Year Plan
3. Increase access to resources by engaging private entities in ending chronic homelessness

The steps being taken to address each of these actions are discussed below: Reduce inappropriate discharge to the shelter system to prevent homelessness The increase in the number of homeless individuals is compounded when public systems, with which they have been incarcerated, an inpatient and/or a foster child are discharged to a homeless shelter. The QWC has made significant progress with two of these mainstream systems. A representative from Mass Behavioral Health Partnership has been regularly visiting QISC and getting to know the heaviest users of emergency rooms and detox programs. The representative attends weekly meetings, works with the outreach teams, case management staff and nursing staff to get to know these guests and better understand their needs. As she gets to know them and their challenges, she is beginning to open doors for them that the shelter providers can not. The goal of this effort is to decrease inappropriate discharges and short treatment stays and increase access to and use of mainstream resources to end the cycle of regular emergency care and recurring shelter visits.

In addition to its work with Mass Health, the QWC is also further developing its relationship with the Department of Mental Health. A representative of the DMH attends monthly meetings with the local shelters to discuss cases and housing options and attends continuum meetings. The goal of these visits is to enhance communication between all agencies involved and decrease inappropriate discharge from DMH facilities to the shelter system.

Increase access to mainstream resources to increase success in permanent housing Continuum members have prioritized increasing access to mainstream resources and are working to improve the HMIS system to capture information on the use of these resources.

The goal of these improvements is to allow all continuum members to see if clients are currently accessing mainstream resources and to create a continuum-wide implementation of the data-capturing to enable providers to insure people obtain all mainstream resources which are available to them.

Create more affordable housing for chronically homeless persons. Members of the continuum continue to be actively involved in developing Interfaith Housing Partners (the collaboration between continuum members Neighborhood Housing Services and QISC) for the purpose of expanding and building an infrastructure that supports affordable housing opportunities for individuals in the 0-30% of median income. Interfaith Housing Partners transforms deteriorated properties or vacant parcels into high-quality, permanent, affordable housing that is integrated into the fabric of the community. Supportive services are available to all residents, as needed, to enable them to succeed in the community and achieve full independence.

Lobby for more flexible use of funds for housing and supportive services

The QWC is working to gain more flexibility with state funding in order to create permanent solutions to chronic homelessness. Now that the Department of Transitional Assistance (DTA) has responded favorably to a proposal for a pilot program to use existing emergency shelter dollars to create permanent supportive housing for the chronically homeless, the next step is for the QWC to obtain approval to be one of the pilot projects. The QWC expects its current housing development project for chronically homeless women to be selected for participation in the pilot in the coming year. The continuum's work with Mass Health also includes discussions about alternate uses for funding which would redirect emergency treatment funds towards permanent housing with supportive services.

Improve data collection and reporting abilities to accurately count chronically homeless individuals and assess their needs

The continuum recognizes the need to accurately count the chronically homeless in order to best assess and meet their needs. In order to do this, improvements in the HMIS system are still needed. Currently all McKinney funded programs in the continuum are collecting data for the continuum. In the coming year, the QWC will work to ensure that non-McKinney funded programs also collect and share their data in order to get a correct and unduplicated count of the chronically homeless in the continuum and better assess their needs.

Work with local government to create a formal ten-year strategy to end chronic homelessness that is consistent with the State's Ten-Year Plan

The QWC has obtained agreement from the Mayor of Quincy that the City will assemble a team of community leaders representing business, faith, public, and social service organizations to participate this year in the creation of a formal 10-year strategy to end chronic homelessness.

Increase access to resources by engaging private entities in ending chronic homelessness

The continuum expects that the participation of local business persons in the creation of the local 10-year plan will engage these individuals and organizations in helping to create and leverage further resources to end chronic homelessness. The individual agencies in the continuum also work daily in their own fundraising efforts to increase awareness of and funding for solutions to chronic homelessness from private entities.

## **C. HOMELESSNESS PREVENTION**

Services in place:

Rental /Mortgage Assistance

- a. 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).
- b. Quincy Community Action Programs (QCAP) – FEMA, Lend-a-Hand, and Department of Transitional Assistance (DTA) Relocation funds for rent assistance.

Counseling

- a. QCAP – 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.
- b. QCAP – First Time Homebuyer Workshops in English and Chinese
- c. QCAP – Tenant/Landlord Rights and Responsibilities Workshops
- d. QCAP – Mortgage foreclosure counseling. Budget/credit counseling
- e. QCAP – Predatory lending workshops/individual counseling
- f. QCAP – Assistance with applications for and obtaining housing subsidy
- g. QCAP – Home Equity Conversion Mortgage (HECM) counseling for seniors which enables seniors to remain in home
- h. QCAP – Housing search if remaining in place is no longer an option
- i. QCAP – 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.
- j. DOVE – Support groups for victims of domestic violence and children of victims to prevent repeat victimization and subsequent homelessness.
- k. Mediation with family/landlords by representative of QWC’s Family Subcommittee
- l. QCAP – weekly presence in District Court for summary process sessions
- m. Emergency Assistance
- n. QCAP – FEMA funds for Fuel Assistance
- o. Salvation Army – FEMA funds for Utility Assistance
- p. Down Payment Assistance

Services planned:

- a. Housing Response system to address issues of 18-24 year old homeless
- b. Single point of information for individuals and families who are homeless or at risk of homelessness, and for area service providers
- c. Provide emergency/transitional response units for families who are ineligible for state support

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.

## **D. 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.

## **E. DISCHARGE COORDINATION POLICY**

The QWC is working on both state and local levels to insure that effective discharge policies for persons leaving publicly funded institutions or systems of care are being developed and implemented to prevent the discharge of persons from immediately resulting in homelessness and requiring assistance from homeless programs.

On a local level, the QWC has made significant progress with two mainstream systems. A representative from Mass Behavioral Health Partnership has been regularly visiting QISC and getting to know the heaviest users of emergency rooms and detox programs. The representative attends weekly meetings, works with the outreach teams, case management staff and nursing staff to get to know these guests and better understand their needs. As she gets to know them and their challenges, she is beginning to open doors for them that the shelter providers can not. The goal of this effort is to decrease inappropriate discharges and short treatment stays and increase access to and use of mainstream resources to end the cycle of regular emergency care and recurring shelter visits.

In addition to its work with Mass Health, the QWC is also further developing its relationship with the Department of Mental Health. A representative of the DMH attends monthly meetings with local shelters to discuss cases and housing options and attends continuum meetings. The goal of these visits is to enhance communication between all agencies involved and decrease inappropriate discharge from DMH facilities to the shelter system.

On the State level, members of the QWC actively participate in meetings with State officials to discuss and improve discharge plans and policies. Significant progress was made recently when the State committed to holding these meetings with the continuums quarterly in order to review discharge policies and practices, to increase access to mainstream resources and to discuss the State's ten-year plan to end chronic homelessness. Representatives from the DTA committed to requesting that the Lt. Governor require Commissioners of all State systems of care to attend these meetings.

## COMMUNITY DEVELOPMENT

### **17. COMMUNITY DEVELOPMENT (91.215 (E))**

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

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

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

Identify any obstacles to meeting underserved needs.

Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

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

*5 Year Strategic Plan Community Development response:*

#### **A. COMMUNITY DEVELOPMENT NEEDS TABLE**

Please refer to the Community Development Needs Table on the following pages.

**CITY OF QUINCY, MA  
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Community Development Needs	Unit of measure	unmet Priority Need	5-Year Quantities														% of Goal	Priority Need: H, M, L	Dollars to Address
			Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative						
			Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					
01 Acquisition of Real Property 570.201(a)	# of structures (a)	10													0	0	####		
02 Disposition 570.201(b)	N/A	0													0	0	####		
Public Facilities and Improvements	03 Public Facilities and Improvements (General) 570.201(c)	Buildings	0	2	1	2	1	2	0	0	0	0	0	0	8	0	25%		
	03A Senior Centers 570.201(c)	0	0												0	0	####		
	03B Handicapped Centers 570.201(c)	0	0												0	0	####		
	03C Homeless Facilities (not operating costs) 570.201(c)	0	0												0	0	####		
	03D Youth Centers 570.201(c)	0	0												0	0	####		
	03E Neighborhood Facilities 570.201(c)	0	0												0	0	####		
	03F Parks, Recreational Facilities 570.201(c)	0	0												0	0	####		
	03G Parking Facilities 570.201(c)	0	0												0	0	####		
	03H Solid Waste Disposal Improvements 570.201(c)	0	0												0	0	####		
	03I Flood Drain Improvements 570.201(c)	0	0												0	0	####		
	03J Water/Sewer Improvements 570.201(c)	0	0												0	0	####		
	03K Street Improvements 570.201(c)	Feet	50	3000	3000	3000	3000	3000	3000	0	0	0	0	0	15000	0	27%	H	\$ 4,923,000.00
	03L Sidewalks 570.201(c)	0	0												0	0	####		
	03M Child Care Centers 570.201(c)	0	0												0	0	####		
	03N Tree Planting 570.201(c)	0	0												0	0	####		
03O Fire Stations/Equipment 570.201(c)	0	0												0	0	####			
03P Health Facilities 570.201(c)	0	0												0	0	####			
03Q Abused and Neglected Children Facilities 570.201(c)	0	0												0	0	####			
03R Asbestos Removal 570.201(c)	0	0												0	0	####			
03S Facilities for AIDS Patients (not operating costs) 570.201(c)	0	0												0	0	####			
03T Operating Costs of Homeless/AIDS Patients Programs	0	0												0	0	####			
04 Clearance and Demolition 570.201(d)	N/A	0												0	0	####			
04A Clean-up of Contaminated Sites 570.201(d)	0	0												0	0	####			
Public Services	05 Public Services (General) 570.201(e)	Person/Year	8720	4574	4574	4574	4574	4574	0	0	0	0	0	22870	0	0%	H	\$3,270,000	
	05A Senior Services 570.201(e)	Person/Year	10000	7500	7500	7500	7500	7500	0	0	0	0	0	37500	0	0%	H	\$3,750,000	
	05B Handicapped Services 570.201(e)	Person/Year	1875	25	25	25	25	25	0	0	0	0	0	125	0	0%	H	\$703,125	
	05C Legal Services 570.201(E)	0	0											0	0	####			
	05D Youth Services 570.201(e)	Person/Year	600	220	220	220	220	220	0	0	0	0	0	1100	0	0%	H	\$225,000	
	05E Transportation Services 570.201(e)	0	0											0	0	####			
	05F Substance Abuse Services 570.201(e)	0	0											0	0	####			
	05G Battered and Abused Spouses 570.201(e)	Person/Year	540											0	0	####	M	\$202,500	
	05H Employment Training 570.201(e)	Person/Year	200	50	50	50	50	50	0	0	0	0	0	250	0	0%	H	\$75,000	
	05I Crime Awareness 570.201(e)	0	0											0	0	####			
	05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	0	0											0	0	####			
	05K Tenant/Landlord Counseling 570.201(e)	0	0											0	0	####			
	05L Child Care Services 570.201(e)	Person/Year	15	10	10	10	10	10	0	0	0	0	0	50	0	0%	H	\$5,625	
	05M Health Services 570.201(e)	0	0											0	0	####			
	05N Abused and Neglected Children 570.201(e)	0	0											0	0	####			

**CITY OF QUINCY, MA  
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Community Development Needs	Unit of measure	unmet Priority Need	5-Year Quantities												% of Goal	Priority Need: H, M, L	Dollars to Address		
			Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative						
			Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					
05O Mental Health Services 570.201(e)	Person/Year	600	217		217		217		217		217		217		1085	0	0%	H	\$225,000
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(f)	0	0													0	0	####		
05Q Subsistence Payments 570.204	0	0													0	0	####		
05R Homeownership Assistance (not direct) 570.204	0	0													0	0	####		
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204)	0	0													0	0	####		
05T Security Deposits (if HOME, not part of 5% Admin c	0	0													0	0	####		
06 Interim Assistance 570.201(f)	0	0													0	0	####		
07 Urban Renewal Completion 570.201(h)	0	0													0	0	####		
08 Relocation 570.201(i)	0	0													0	0	####		
09 Loss of Rental Income 570.201(j)	0	0													0	0	####		
10 Removal of Architectural Barriers 570.201(k)	0	0													0	0	####		
11 Privately Owned Utilities 570.201(l)	0	0													0	0	####		
12 Construction of Housing 570.201(m)	0	0													0	0	####		
13 Direct Homeownership Assistance 570.201(n)	Housing Units	0	5		5		5		5		5		5		25	0	0%	H	500,000
14A Rehab; Single-Unit Residential 570.202	Housing Units	0	50		50		50		50		50		50		250	0	0%	H	3,750,000
14B Rehab; Multi-Unit Residential 570.202	Housing Units	0	31		31		31		31		31		31		155	0	0%	H	2,325,000
14C Public Housing Modernization 570.202	0	0													0	0	####		
14D Rehab; Other Publicly-Owned Residential Buildings 570.202	0	0													0	0	####		
14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.202	0	0													0	0	####		
14F Energy Efficiency Improvements 570.202	0	0													0	0	####		
14G Acquisition - for Rehabilitation 570.202	0	0													0	0	####		
14H Rehabilitation Administration 570.202	0	0													0	0	####		
14I Lead-Based/Lead Hazard Test/Abate 570.202	Housing Units	0	10		10		10		10		10		10		50	0	0%	H	1,000,000
15 Code Enforcement 570.202(c)	Houses	0	110		110		110		110		110		110		550	0	####	H	\$ 242,000.00
16A Residential Historic Preservation 570.202(d)	0	0													0	0	####		
16B Non-Residential Historic Preservation 570.202(d)	0	0													0	0	####		
17A CI Land Acquisition/Disposition 570.203(a)	0	0													0	0	####		
17B CI Infrastructure Development 570.203(a)	0	0													0	0	####		
17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	0	0													0	0	####		
17D Other Commercial/Industrial Improvements 570.203(a)	0	0													0	0	####		
18A ED Direct Financial Assistance to For-Profits 570.203(b)	Jobs	0	6		6		6		6		6		6		30	0	0%	H	\$ 1,050,000.00
18B ED Technical Assistance 570.203(b)	Jobs	0	2		2		2		2		2		2		10	0	0%	H	\$ 350,000.00
18C Micro-Enterprise Assistance	Business	0	2		2		2		2		2		2		10	0	0%	H	\$ 200,000.00
19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	0	0													0	0	####		
19B HOME CHDO Operating Costs (not part of 5% Admin ca	0	0													0	0	####		
19C CDBG Non-profit Organization Capacity Building	0	0													0	0	####		
19D CDBG Assistance to Institutes of Higher Education	0	0													0	0	####		
19E CDBG Operation and Repair of Foreclosed Property	0	0													0	0	####		
19F Planned Repayment of Section 108 Loan Principal	0	0													0	0	####		
19G Unplanned Repayment of Section 108 Loan Principal	Business	0													0	0	####	H	\$ 2,982,992.25
19H State CDBG Technical Assistance to Grantees	0	0													0	0	####		

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Community Development Needs	Unit of measure	unmet Priority Need	5-Year Quantities														% of Goal	Priority Need: H, M, L	Dollars to Address
			Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative						
			Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					
20 Planning 570.205	0	0													0	0	####	H	\$ 1,325,000.00
21A General Program Administration 570.206	0	0													0	0	####		
21B Indirect Costs 570.206	0	0													0	0	####		
21D Fair Housing Activities (subject to 20% Admin cap) 570.206	0	0													0	0	####		
21E Submissions or Applications for Federal Programs 570.206	0	0													0	0	####		
21F HOME Rental Subsidy Payments (subject to 5% cap)	0	0													0	0	####		
21G HOME Security Deposits (subject to 5% cap)	0	0													0	0	####		
21H HOME Admin/Planning Costs of PJ (subject to 5% cap)	0	0													0	0	####		
21I HOME CHDO Operating Expenses (subject to 5% cap)	0	0													0	0	####		
22 Unprogrammed Funds	0	0													0	0	####		
<b>HOPWA</b> 31J Facility based housing - development	0	0													0	0	####		
31K Facility based housing - operations	0	0													0	0	####		
31G Short term rent mortgage utility payments	0	0													0	0	####		
31F Tenant based rental assistance	0	0													0	0	####		
31E Supportive service	0	0													0	0	####		
31I Housing information services	0	0													0	0	####		
31H Resource identification	0	0													0	0	####		
31B Administration - grantee	0	0													0	0	####		
31D Administration - project sponsor	0	0													0	0	####		
<b>Totals</b>	0	22610	###	0	###	0	###	0	###	0	###	0	###	0	79068	0	0%		

## **B. PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS**

There is a significant number of low to moderate income persons in various parts of the city. According to the 2000 Census, approximately 36,500 or 42% of the total population had household income at or below 80% of the median household income in the Boston SMSA. In 12 of the 46 Census Block Groups (BG), 50% or more of the total residents were reported to be low to moderate-income persons. Three of these 12 Census Block Groups (CBG) registered over 70% of its residents as low-moderate income persons. Another 12 CBGs were reported to have between 40% and 50% of its population as being low-moderate income persons.

These low and moderate-income persons have a variety of priority needs for several types of non-housing community development programs and projects. Some of these needs are for certain demographic groups such as seniors, handicapped and youth. Other needs are more geographically focused owing to the high concentration of economically disadvantaged persons in certain sections of the city.

The non-housing community development needs identified in this 5-Year Consolidated Plan are as follows:

- I. Nonprofit Public Facilities
- II. Public Services
- III. Public Works and Facilities Improvements
- IV. Need to Address Flooding Problems
- V. Need to Foster Growth & Economic Stability in Commercial Areas
- VI. Economic Development
- VII. Code Enforcement
- VIII. Handicapped Accessibility

### **I. NEED TO CONSTRUCT, RENOVATE, OR REPAIR NON-PROFIT PUBLIC FACILITIES PROVIDING VALUABLE SERVICES TO THE CITY**

Several non-profit public facilities that provide invaluable services to low and moderate income people need to be constructed, renovated, reconstructed, or repaired to meet the needs of their program beneficiaries or to eliminate code violations.

City departments and private, non-profit agencies that provide essential services to low and moderate income areas and/or households have indicated needs for new, renovated, or repaired facilities. Some of these organizations utilize municipal buildings that, because of their age, are in constant need of repair. Unfortunately, the city has limited tax revenues to address all the repair needs of its building structures and public works facilities. Other non-profit organizations that own the buildings do not generate sufficient grants, donations and user fees, and as a result, do not have substantial reserves for capital improvements or repairs. This gap has led to the need for fundraising from both private and public sources.

A particular need in Quincy is for new construction or renovations to Neighborhood or Senior Centers whose operating costs are primarily publicly funded; and for Health Centers, which provide care to low and moderate income residents in the face of spiraling service delivery costs.

Details of public facilities needs re as follows:

**a. Neighborhood Facilities**

The following are identified needs for new public facilities:

Germantown Neighborhood Center – The Germantown Neighborhood Center serves an area with the highest concentration of low and moderate-income persons in the City (72.7% as of 2000). The neighborhood is quite isolated because of its location in a peninsula and the limited transportation services. The Center currently operates programs for all segments of the Germantown population out of a single classroom in the Snug Harbor Community School. To expand the center in its present location is too costly for the city. Therefore, the city and sub-recipient are exploring the option to submit a bid to purchase St. Boniface Church.

Atlantic Neighborhood Center - This Center serves an area with the most diverse ethnic composition in the City (approximately 33% Asian/Pacific Islander) as well as a significant low and moderate-income population (43.8% as of 2000). At present, the Center offers services for the many groups that make up the Atlantic area from space in a light industrial building, rented by the City at an annual cost of \$30,000. To reduce this expense while providing more appropriate space for the Center's programs. The City is in the process of renovating a City-owned building for the new center, the new center will be located in North Quincy Public library. The cost of the new center will be funded through CDBG and through a private donation from Winvest Corporation.

Senior Center – Despite the large number of seniors in the city and the various programs of the Council on Aging, they have no senior center. Quincy has a substantial population of Elderly persons (14,306 as of 2000) who are in need of an array of services to maintain all aspects of their health. As children move out of family dwellings and spouses and friends die, social well being is threatened. Feelings of isolation are likely to be common among the 36% of Quincy elders who lived alone as of 2000. As the aging process continues, physical health often declines. This is indicated by the 27% of Elderly residents who indicated mobility and/or self-care limitations in 2000. To improve all aspects of seniors' lives, services that provide opportunities for socializing, recreation, information, and improved health are offered at seven community centers and other locations throughout the City.

Asian Center – Asian groups have expressed the need for a central public facility where the various Asian groups could share and run their respective programs.

The following public facilities that provide services to low and moderate income areas and/or households are expected to need funds for renovation or repaired:

- Quincy Community Action Program, Emergency Food Pantry, Southwest Community Center, 388 Granite Street, Quincy, Norfolk County, MA 02169
- Ward 2 Community Center, 16 Nevada Road, Quincy, Norfolk County, MA 02169

- Houghs Neck Community Center, 1193 Sea Street, Quincy, Norfolk County, MA 02169

**b. Parks and/or Recreation Facilities**

Quincy is fortunate to have a large number of outdoor recreational facilities that are accessible to residents of low to moderate income residents. These parks and beaches are located throughout the City, including many in low/mod areas. The Quincy Beaches and Coastal Commission has indicated that the five beaches in these areas are underutilized, even though residents are not often able to travel to resorts out of the immediate area. One reason cited is the low level of maintenance at many City beaches which is a function of limited city funds. However, one of these beaches (Doane Street beach) will have an elevated boardwalk constructed, allowing the community to have access to the beach.

**c. Health Facilities**

Manet Community Health Center - Currently this organization has five sites none of which it owns. Its Houghs Neck site is owned by the City of Quincy and is an outdated health facility (25 years old). Its patient exam rooms are too small and there are too few of them to support the growth of the health center. Manet would like to convert that space to a dental suite and move its primary care offices into the new space to be merged with the Snug Harbor site which is currently housed in a Housing Authority Building that has a significant number of building, facility and structural issues.

Approximately 45% of residents of this area had low and moderate incomes in 2000. According to Center estimates, there are only four primary care physicians currently practicing in the area, making a ratio of residents to providers of 5,013:1, approximately three times the national benchmark. At their five sites, they serve 15,000 patients with 65,000 visits per year. They could increase access to care and see additional patients, but are limited by the spatial constraints of our old buildings. Though many community health centers have ventured into Mental Health, Oral Health, and Pharmacy and Optometry services, they have never had the luxury of having the space to accommodate additional services. Given space, they have endless possibilities of growing its patient base and services rendered.

**d. Parking Facilities**

A combination of retail, commercial, and institutional uses attract thousands of people daily to Quincy's four commercial districts. Even though these areas are accessible to many of these visitors on foot or public transportation, a greater number require private autos to bring them to places of work, study, shopping, entertainment, or worship. As the central business district of the City, Quincy Center has a particularly high need for parking spaces for these cars. Currently, there are approximately 1,900 public spaces available. The City of Quincy needs to expand the number of its parking spaces.

**e. Asbestos Removal**

Several public facilities in Quincy date from a time before asbestos was identified as a carcinogen. The presence of this material in these buildings poses a threat to the health and safety of their users. The City's Office of Housing Rehabilitation and Neighborhood Housing Services are able to coordinate proper removal of asbestos in many public facilities if required.

**f. Non-Residential Historic Preservation**

The City has identified through a CDBG and State funded research project over 100 buildings that eventually were included on the National Register of Historic Places. The City has to continue to develop projects and implement programs to preserve these historic structures, and make them handicap accessible. For example, since 1994, the City has been involved in the preservation of the Southern Tide Millor; one of the last remaining unaltered tidal grist and saw mills on the East Coast. As an example, the City has been involved in the preservation of the Southern Tide Millor and providing handicapped access to the National Historic Landmark Adams Academy building.

The City also needs to partner with other preservation groups and seek other sources of funding such as through the Federal Transportation programs and private foundation grants.

**g. Other Public Facility Needs**

Quincy has a substantial population of children and youth. In 2000, there were 15392 children under the age of 18. Participants in a recent survey and focus group on community needs indicated a shortage of Child Care facilities. Currently there are approximately 15 traditional day care centers in Quincy, plus 8 sites at Quincy elementary schools operated by Quincy After-School Child Care, Inc., and private homes which offer day care. The need for childcare centers that are convenient to the residences and workplaces of low and moderate-income parents is particularly great. The estimated cost for a single child care center is \$400,000. Citizens and service providers also indicated a need for a Youth Center, which would provide a structured environment for adolescents.

The other public facility needs of the different groups of low to moderate income persons are too many to cover. Nevertheless some of these needs include: alzheimer's center; hot meal sites; day care facilities; emergency centers; etc.

**II. PUBLIC SERVICES**

There is a significant number of low to moderate income persons in various parts of the city that need different types of public services programs. According to the 2000 Census, approximately 36,500 or 42% of the total population had household at or below 80% of the median household income in the Boston. In 12 of the 46 Census Block Groups (BG), 50% or more of the total residents reported to have low to moderate-income persons. Three of these 12 BGs registered over 70% of its residents as low-moderate income persons. Another 12 Census Block groups reported to have between 40% to 50% low-moderate income persons.

These low and moderate-income persons have a variety of priority needs for several types of public services. Some of these public services needs represent certain demographic groups such as seniors, handicapped and youth. Other needs are more geographic focused because of the high concentration of economically disadvantaged persons in certain sections of the city.

Details of these priority needs for public services are presented below, following the categories used in the Community Needs Table:

**a. Senior Programs**

According to the 2000 Census, the senior population, ages 65 and older, numbered 14,306 or 16.3% of the total population in Quincy. Most of them rely on limited retirement income and have low to moderate income. Many of these senior are frail or homebound or both. Even the elderly population who consider themselves capable of independent living has critical need for support services.

In prior years, the CDBG program supported senior service activities that benefited over 8,000<sup>5</sup> seniors each year. It is estimated that 70% or 10,000 of the senior citizens will need at least one public service program each year for the next five years.

A recent survey (168 responses) conducted by the Quincy Council on Aging Senior revealed the following priority needs:

- Medical and other transportation services;
- Educational activities, including such topics as Driving Safely for Seniors, Financial Seminars and Writing Seminars; access to computers;
- Health and Wellness Seminars which include the following interests, Blood Pressure Screening, Acupuncture Seminar, Eye Screening, health fairs, senior olympics, etc.;
- Volunteer Programs, such as the friendly visitor, tax preparation, and referrals to Home Care Services and Elder Abuse prevention;
- Isolation, which translates into needs for social/Entertainment activities such as programs that sponsor bridge, scrimmage, and scrabble games, day trips to local shopping malls, etc.;
- Annual Events such as thanksgiving dinners, senior conferences, holiday parties, etc.
- Outreach and referrals such as advocacy/notary public, assistance with forms, bereavement support, SHINE program, tax abatement, telephone assistance, consumer assistance, adult day care referrals, referrals to housing, elder at risk, snow removal, home care services, fuel assistance, food stamps, meals on wheels, Elder Abuse programs;
- Handyman/Chore services;
- Prescription drugs;
- Safety at home;
- Alzheimers programs; and
- Asian Elderly needs include translation services, referral and outreach (because of language barriers), English as a Second Language courses, isolation which translates into social and entertainment activities;

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<sup>5</sup> This and other beneficiary numbers represent the total beneficiaries reported by all subrecipients that implemented public service programs under particular categories of needs. There may be some duplication of beneficiaries.

### **b. Programs for the Handicapped**

The US 2000 Census reported that 9,374 persons or 16.8 of the total city population between the ages of 21 and 64 years have one or more type of disability. While many of the public service activities being offered in the city are available to persons with disability, the city's needs assessment indicated that programs that are directly targeting persons with certain forms of disability are a high priority. At least 20% of these persons are likely to need such public service programs. For example, there are many home bound handicapped persons who do not regularly receive hot meals. There are also limited education services available to adults with slow learning capability. In addition, many of handicapped persons need subsidized regular mental health services (see below).

### **c. Youth Services**

The youth population in Quincy is around 17,000 or almost 20% of the total population. Many of them come from low to moderate-income families and financially cannot afford to join youth programs that they need to pay for that could help them with their academic, social, or sports needs. Based on the numbers of beneficiaries that participated in CDBG funded programs throughout the city, at least 600 youth each year need such subsidized youth programs.

There are certain areas of the City where there are the greatest number of youths. The Germantown Neighborhood Center consistently serves a large number of youths with 173 participants reported last year. Similarly, the Houghs Neck Community Center served 125. The programs that continue to be of great demand include, but are not limited to, homework help, teen drop-in, baby sitting classes, school/summer vacation workshops, arts and crafts, dance classes, summer enrichment activities, youth nights, peer leader program, reading round-up, girls' power camp, and drama.

### **d. Child Care**

Childcare services continue to be a high priority. According to the 2000 Census, there are 8,000 children between the ages of 5 and 14 years and an additional 4,500 that are 5 years and under. Many of these children need childcare services to enable their parents to work. This is an issue for many families because there are limited childcare slots in the City and they are often quite expensive for low to moderate-income families. A limited number are lucky enough to obtain State voucher programs for childcare. Owing to its limited CDBG funds and its many urgent needs, the City has been able to provide CDBG public services funding to the Quincy's After School Child Care. In addition, some of the youth programs of CDBG funded centers such as the Atlantic Neighborhood Center serve as surrogate childcare services. In addition, some of the city's neighborhood centers also provide intermittent childcare services to allow parents to participate in their public service programs. The City's CDBG program had also funded the renovation of other day care services in prior years (e.g., South Shore Day Care). The City also subsidizes the Beechwood Community Life Center's day care programs through the use of a municipal building.

#### **e. Health Services**

Many of the Quincy residents who come from low to moderate-income households have insufficient or no health care protection. They need health care coverage and community based services are often their only option. The City's underserved population has shown the following access indicators, which is the way community health centers measure need:

- Language and cultural barriers to care;
- Limited public transportation;
- High levels of cancer, cardiovascular disease and asthma;
- High and growing rates of diabetes;
- High levels of obesity, smoking and substance abuse;
- High levels of family violence;
- Higher infant death rate and lower birth weight babies;
- Significant unmet oral health needs

Furthermore, over the past two decades the Asian population of the city of Quincy has grown from less than 1% to 15.4% in the 2000 census, which by all accounts was actually underreported. Statewide in the Commonwealth, the percentage of Asians to total population is 3.8%. In 1997, the Quincy Coalition for the Prevention of Alcohol, Tobacco and other Drug problems entitled "Impact Quincy" commissioned a report on Asian life in Quincy. The report revealed the following needs: "After English classes, health and medical services are the most urgently needed resources, followed by safety concerns." For the elderly, health and medical concerns were the most important need. It remains unclear how much of the Asian population in Quincy is uninsured. However, the population includes many with part time or temporary jobs that provide no health care benefits and elders who have come to the United States at a relatively late age and have not worked in the United States long enough to be eligible for Medicare.

The Manet Community Health Center provides subsidized health services in four areas of Quincy: North Quincy, Snug Harbor, Houghs Neck, and at Quincy Medical Center. Manet's administrative offices are located in the North Quincy building where approximately 15,000 patients are seen during the 65,000 patient visits provided yearly. Manet however does not offer pharmaceutical, dental and ophthalmological services in any of its facilities. It hopes to provide these additional services in Germantown if it is able to acquire the former St. Boniface church.

#### **f. Battered Women and Spouses**

Like many other communities in the United States, Quincy has its share of issues concerning battered women and spouses. Jane Doe, Inc, Massachusetts Coalition Against Sexual & Domestic Violence, reported that domestic violence has reached epidemic levels in Massachusetts. In 2003, over 3,900 women and children sought safety at a domestic violence shelter or safe home. Massachusetts saw an almost 50% increase in the number of domestic violence homicides, as 21 women, men, and children were murdered. Five of these people were children. In 2004, a total of 1,098 restraining orders were heard in Quincy District Court and the Quincy police

Department responded to 843 family disturbance/domestic calls. This is a 39% increase from 2002.

It is for this reason that DOVE, Inc. (Domestic Violence Ended) was established in 1978 and continues to address such critical need. Dove reported that the number of unduplicated persons receiving assistance last year was 146 women and 122 children. Due to limited space, 393 women were turned away. Clearly there is a need for more homes for women to receive support from abusive situations, regain control of their lives. This issue continues to require 24 Hour Crisis Telephone Hotline, Emergency Shelter, Crisis Intervention, Legal Advocacy, Outreach & Community Education, Legal Advocacy, and Quincy Court Outreach Program.

**g. Mental Health Service**

An estimated 23-25% of adult residents in Quincy have no or inadequate mental health coverage and need subsidized mental health services. Many of them from dysfunctional and very low-income households. This segment of the population have a diagnosable mental disorder or manifested a variety of emotional and situational problems and who left without treatment, are serious threats to themselves (as their conditions tend to deteriorate) and to the community, and unable to contribute productively to society.

One of the CDBG subrecipients who is providing limited mental services is the Good Samaritan Maria Droste. Their direct care service is provided by three staff licensed therapists, eleven volunteers and one intern. Last year the agency counseled 212 clients mainly through one-on-one sessions. This small agency fielded over 173 new requests for care in calendar year 2004, a 13% increase over 2003. 80 % of all callers to Maria Droste did not have health insurance and could not afford fees at other agencies. Such services will need to continue.

**h. General Public Services**

The City of Quincy has other public services needs that may be considered under the Other "Public Services Needs:"

1) Needs of the Homeless

There is a significant number of homeless persons in Quincy and Weymouth. As the "Continuum of Care Homeless population and Subpopulation Chart" in this Consolidated Plan indicates, the total number of persons recorded last year were 448. Of that number, 275 were homeless persons. 57 were homeless persons with children. 173 were persons in homeless with children families. About 211 homeless individuals, parents or children live in a shelter while 144 are unsheltered. Of the homeless population, about 57 of the chronically homeless are sheltered while 85 are not.

Within the homeless category, there is a need to support the Veterans Homeless facility which houses 8 persons. In addition, homeless families with school age children in the City of Quincy need to be stabilized and connected to permanent housing that will allow their children to remain stable in their

educational settings. During 2003-04 school year, 183 children in the Quincy public schools were homeless. The City's Commission on the Family runs a 9 unit transitional housing program in two locations to help these homeless families. Funding for their operations need to continue.

There are clearly two types of public services needs. One is the need for operating and program funds to support the emergency shelters (e.g., Fr. Bill's Place) and transitional housing facilities (e.g., Commission on the Family's). With limited federal, state and local resources and the increasing costs of operations, these facilities face the enormous challenge of maintaining their services through other means (e.g., fund raising; development of permanent housing). Two is the need for programs that will serve the unsheltered homeless persons.

## 2) Emergency Food Pantries and Hot Meal Centers

The considerable number of homeless persons and families, both sheltered and unsheltered, and the other very low income persons in the City, creates the need for emergency food pantries and facilities that provide hot meals. Judging from the reports of existing food pantries, the number of persons seeking food from food pantries and centers is more than 3,000. The Southwest Community Center of the Quincy Community Action Program in Quincy alone reported 2,700 persons receiving emergency food during the last year. The Quincy Crisis Center reported providing hot meals to an average of 75 persons per day. These figures indicate that many residents in Quincy do not earn sufficient income to cover even their most basic needs.

## 3) Employment and Training

Many of the Quincy residents have low income because they do not have marketable skills, acceptable work ethics, and the ability to find jobs. Some of these people need to participate in training programs that will address these weaknesses.

One program that had proven to be effective in helping women in particular is the "Women's Closet Program" of the Quincy Interfaith Social Services. This service has been operating in Quincy since 1947. Many women who receive donated clothes and counseling through this program are now entering or returning to the workforce. Many of these women were previously welfare recipients. In fiscal year 2003-04, 68 women were given clothes to assist them on their interviews.

## 4) Asian Services

The Asian population has risen significantly over the past 10 years. Recent statistics show that the population has increased to over 10,000 Asians or around 170.0%. The number of Asians expected to be served over the next five years is 3000. There is a need to translate applications for low income benefit programs (fuel assistance, welfare, SSI, etc.). There is a need for social activities to Asian seniors.

### 5) Neighborhood Center Programs

The City of Quincy consists of neighborhoods that have active associations that are willing to volunteer to plan and implement public services programs for their neighborhoods who need those services. For this reason, the City has supported several neighborhood associations that consist mainly of volunteers. Many of these associations are allowed to use municipal facilities to run public services programs for low to moderate-income persons. These associations have identified the following needs in their respective neighborhood:

**Atlantic Neighborhood Association:** According to the 2000 Census, 43.8% of its total residents had low to moderate income. One of its Census Block groups reported that 56% of its residents had low to moderate income. This neighborhood reported a continuing need for a variety of programs for children, seniors, and family/community members. The children's program needs include an Afterschool tutoring and enrichment program. The Senior program needs include Bingo, Luncheons, Asian Drop-In games, and finally Senior holiday parties.

**Montclair Wollaston Association:** Their service area consists of Census group #4172.0, block group is 1-8. The 2000 Census reported that 43% of its residents had low to moderate income. One of its Census Block Groups had 55.8% low-moderate income residents. The Montclair School has a large percentage of Asian students requiring special needs (see discussion below). This Association reported a need to support musical programs for the low moderate-income students at the Montclair and Wollaston Public Elementary Schools. It also reported the need for a Senior Outreach Program that provides information and referrals.

**Houghs Neck Community Council:** The Houghs Neck community is located in a peninsula and somewhat isolated. This area covers Census tract #4178.01, block group 1-5 which according to the Census has 34% low/moderate persons. The association reported a continuing need of facility that serves as a meeting place for seniors, a senior meal site, a parent/youth center, an educational program center and social center. Seniors currently meet daily at the center for coffee, lunch, bingo, movies and scrabble. Through a team of dedicated volunteers the center has developed a "Fair Foods" program that continues to meet the needs of the community. A volunteer nurse provides a free Blood Pressure Clinic twice a month. Youth activities include painting, sewing, sculpture, game night, and socials. These programs continue to be needed by the low to moderate income residents.

**Ward II Community Center:** Located in the Quincy Point section of Quincy, this area consists of Census Tract #4179.01, block group 1-5. According to the 2000 census, 52.3% had low/moderate income reside in this neighborhood with one block group. One Census Block Group reported a high of 78.0%. This means that the whole Census Track is considered as low-moderate income neighborhood and thus meets the national objective of "Area Benefit." Their needs continue to be in terms of three main programs: Senior, Youth and Adult/Family. There is high demand for senior programs that consists of Bingo, Blood Pressure Screening, Line dancing, Tap dancing and Aerobics. The Bingo activity provides a place for thirty plus Seniors to

socialize and have fun while maintaining and improving their listening and coordination skills. The Blood pressure program provides an alternative to high priced medical screening with free care that serves forty to fifty seniors per year, this also provides support in answering seniors questions on health issues. The line dancing promotes good health and exercise habits while at the same time develop their coordination skills. There is a need for Youth program that includes Craft Classes, Dance Classes, Cheerleading and Karate. The Adult/Family needs include light exercises, tap and jazz dance, belly dancing and scrapbook club.

Ward IV Community: This service area consists of Census Tract #418001, block group 5-8. The 2000 Census reported that 44.2% had low to moderate income, with one Census Block Group reporting a high of 53.6%. This community has needs for senior, youth and women's programs. The Senior program needs include social activities and educational forums. The Youth group needs low cost or free after school activities in a safe environment that promotes learning. The women's group needs a supportive atmosphere for parents of special needs children.

#### 6) Others

There is a continuing need for a parent to parent program, a home-visiting program that is offered to families of all Quincy newborns. The program provides home visits from experienced parents and volunteers that offer support, encouragement and valuable information about available resources to parents of newborns. Last year 156 families were visited. Any Quincy family with a newborn baby 0-6 months is eligible for a home visit. In addition to the support and encouragement the volunteer brings, the family also receives a basket, a parents resource bag and a sibling gift if the newborn has any older siblings. The baskets consist of baby bottles, pacifiers and blankets. Also included is the "Pink and Blue" pages, this resource guide explains the services offered in Quincy and beyond for families with children age birth through three years.

### **III. NEED FOR PUBLIC WORKS IMPROVEMENTS IN LOW AND MODERATE INCOME AND SLUMS AND BLIGHTED AREAS**

As an older community, Quincy is beset with continuing pressure to replace and refurbish public works that are antiquated, inefficient and defective. It also has to pay attention to the conditions of its downtown and its other major commercial districts, which have been negatively affected by the development of shopping malls and the general trend toward declining downtown areas, in order to address infrastructure needs that will prevent further decline and preserve a business environment that retains jobs for principally low to moderate income people in the community. The CDBG program has been an important resource for public works maintenance and improvements, and together with other funds has been used and will continue to be used for public facilities improvements in low-mod income and slum and blighted areas.

The following chart lists the streets and sidewalks in low and moderate-income neighborhoods that are in need of repair:

City of Quincy & Quincy/Weymouth Consortium, Massachusetts

PM	Ward	Segment	From	To	Length'	Cost	WM Yr.	Recommendation	Phase
2	1	Palmer St	Chesley Rd	300' E of Wildgus Rd	500	\$50,000	1948	clean and line 10"	A-8
2	1	Palmer St	100' E of Bowes Ave	100' E of Roach St	500	\$50,000	1948	maintain	
2	1	Palmer St	100' E of Roach St	Chesley Rd	1600	\$140,000	1948	maintain	
2	3	School St *2	Pleasant St	Granite St	450	\$45,000			
2	5	Chestnut St	Foster St	Hancock St	475	\$50,000	1926	clean and line 10"	A-8
2	5/1	Greenleaf St	Hancock St	Southern Arty	1675	\$168,000	1914	replace with 8" DI	B
						\$503,000			
3	2	East Howard St	500' N of Quincy Ave	Quincy Ave	525	\$100,000	1899	replace with 8" DI	B
3	3	Arlington St *2	West Squantum St	Newport Ave	550	\$30,000	1916	replace with 8" DI	B
3	5	Cliveden St	Garage	Concourse St	250	\$20,000	1926	clean and line 16"	A-7
3	1	Palmer St	Taffrail Rd	100' E of Bowes Rd	2250	\$220,000	1948	maintain	
3	1/2	Pond St	Southern Arty	Washington St	1350	\$150,000	1905	replace with 8" DI	B
3	4	Liberty St	Water St	Penn St	650	\$75,000	1884	clean and line 20"	A-7
3	4/3	Quincy St	Burgin Pkwy	Marsh St	1995	\$180,000	1893	replace with 8" DI	B
3	5	Foster St	Washington St	Chestnut St	500	\$90,000	1926	replace with 8" DI	B
3	5/2	Elm St *2	Mechanic St	Hancock St	300	\$25,000	1955	maintain	
						\$890,000			
4	2	Bay View St *2	River St	Edison Pk	600	\$50,000	1904	replace with 8" DI	B
4	2	High School Ave	Quincy Ave	Elm St	600	\$50,000	1918	replace with 8" DI	B
4	2	Phipps St	Faxon Pk Rd	Water St	1800	\$180,000	1894	replace with 8" DI	A-1
4	4	Brooks Ave	Liberty St	Intervale St	1200	\$135,000	1894	maintain	
4	5	Lafayette St	Putnam St	Furnace Brook Pkwy	600	\$55,000	1977	maintain	
						\$470,000			
5	1	Algonquin Rd	Sea St	Norton Rd	700	\$60,000	1921	replace with 8" DI	B
5	1	Chickatababot Rd	Narragansett Rd	Sea St	1200	\$120,000	1914	replace with 8" DI	B
5	1	Ford St	Moffat Rd	Homer Rd	250	\$20,000	1925	replace with 8" DI	B
5	1	Wilgus Rd	Palmer St	Riverbank Rd	300	\$35,000	1912	replace with 8" DI	B
5	1/2/5	Elm St	Washington St	Hancock St	2200	\$250,000	1940	maintain	
5	2	Gay St	School St	Summer St	500	\$80,000	1955	maintain	
5	2	Pray St	Curtis Ave	Washington St	850	\$45,000	1926	clean and line 10"	A-8
5	2	Summer St	School St	Water St	900	\$100,000	1955	maintain	
5	2	Winthrop Pk	Summer St	South St	700	\$75,000	1903	replace with 8" DI	B
5	3	Marsh St	Quincy St	School St	750	\$65,000	1929	replace with 8" DI	B
5	3	Sherman St	Harvard St	Piermont St	500	\$50,000	1927	maintain	
5	4	Hall Pl	Willard St	Quarry St	1900	\$170,000	1894	replace with 8" DI	B
5	4/2	Federal Ave	Independence Ave	Water St	1500	\$200,000	1893	replace with 8" DI	B
5	5	Hudson St	Butler Rd	Furnace Brook Pkwy	1000	\$110,000	1924	replace with 8" DI	B
5	6	Kendall St	Newbury Ave	Hancock St	1000	\$90,000	1930	maintain	
						\$1,470,000			
6	1	Narragansett Rd	Sea St	Shore Ave	1700	\$160,000	1920	replace with 8" DI	B
6	1	Norton Rd	Sea St	Chickatabot Rd	1450	\$130,000	1978	maintain	
6	1	Oakwood Rd	Riverbank Rd	Palmer St	400	\$65,000	1912	replace with 8" DI	B
6	1	Pontiac Rd	Squanto Rd	Quincy Shore Drive	1400	\$140,000	1924	replace with 8" DI	B
6	2	Arnold St	Washington St	South St	1700	\$150,000	1912	replace with 8" DI	B
6	2	Hanna St	Follett St	Curtis Ave	500	\$50,000	1912	replace with 8" DI	B
6	2/5	Bigelow St	Washington St	Elm St	1450	\$120,000	1893	replace with 8" DI	B
6	3	Belmont St	Elliot Ave	West Squantum St	700	\$65,000	1911	replace with 8" DI	Unknown
6	3	Elmwood Ave	Milton Townline	Pine St	1750	\$160,000	1926	replace with 8" DI	B
6	3	Farrell St	Curtis St	Whitwell St	500	\$45,000	1897	replace with 8" DI	B
6	3	Mascoma St	Wilson Ave	Hobart St	400	\$40,000	1924	replace with 8" DI	Unknown
6	3	Payson St	Booth St	Brook Rd	250	\$30,000	1952	maintain	
6	4	Brooks Ave	Intervale St	Center St	550	\$70,000	1894	maintain	
6	4	Cresent St	Willard St	Furnace Brook Pkwy	2800	\$250,000	1893	maintain	
6	5	Chapman St	Clay St	Hancock St	500	\$45,000	1915	replace with 8" DI	B
6	5	Wentworth Rd	Clay St	Hancock St	500	\$45,000	1916	replace with 8" DI	B
6	6	Baystate Rd *2	Baystate Rd	Quincy Shore Drive	300	\$25,000	1928	replace with 8" DI	B

\$1,590,000

#### **IV. NEED TO ADDRESS FLOODING PROBLEMS**

The City has several low-lying coastal and/or wetland areas that are prone to repeated flooding. In order to prevent repetitive damage to businesses, infrastructure and personal property, some areas require improved drainage systems and other public works solutions.

Close to 20% of the City of Quincy's area is in FEMA designated 100 year flood plain. Total repetitive loss area is about 247 acres with about 547 structures. Most homes in these areas were built over 50 years ago with little or no regard to potential flooding. Hence, owing to location, physiography, area drainage characteristics and/or topography, many homes in 3 of the 6 wards regularly experiences flooding from hurricanes, tropical rain storms and surges or the overflow from Furnace Brook, Town Brook, Neponset River or wetland areas.

During the major storms in the 2000's, over 150 homes, many occupied by low and moderate income families, were reported to have several feet of water, some in their living room, and foundations, insulation, water pipes, floorings, heating systems, appliances, rugs and personal properties were damaged by flood waters. These damages were borne by the homeowner or FEMA through flood insurance. Some streets and homes were also inaccessible and many residents lose productive time to do clean up and repair.

The city will need to develop appropriate strategies to reduce repetitive flood losses in these areas. The city will continue to explore ways of combining local, State and federal (FEMA; CDBG) resources to address the flooding issues.

#### **V. NEED TO FOSTER ECONOMIC STABILITY AND GROWTH IN THE CITY'S COMMERCIAL, RETAIL AND INDUSTRIAL AREAS WITH SPECIAL EMPHASIS ON QUINCY CENTER**

The City continues to face the challenge of promoting economic and employment growth and stability, particularly in its major commercial area, the Quincy Center. The issues facing these commercial districts are outlined below.

##### **a. Economic Growth**

During the previous 5-year Consolidated Plan period, slow economic times resulted in vacant commercial and retail spaces in Quincy's commercial areas, especially in Quincy Center, North Quincy, Wollaston and Quincy Point.

Although some areas of Quincy are experiencing new commercial development, this is in part due to ease of access from the region's highways. In the past five years, several major downtown retailers have closed, producing an estimated 200,000 square feet of space that is currently available in Quincy Center alone. Several important large parcels are underutilized, such as the Hancock parking lot and the vacant lot next to Quincy College in Quincy Center. The City needs to continue to actively pursue ways to redevelop these sites.

In recent years, although economic conditions in the Boston area appear to have improved, business turnover continued to be a problem in Quincy's commercial corridors, particularly in the Quincy Center commercial district. Many residents have observed that the types of businesses operating in the downtown do not reflect a healthy mix (e.g., too many hair salons and pizza shops). Other smaller areas are experiencing similar problems.

**b. Zoning**

Building heights in downtown have been restricted to six stories since a 1987 zoning change; current laws are seen as restrictive for any major downtown overhaul plan in attracting new businesses to the center. This zoning change in 1987 restricts large companies who might relocate to Quincy Center. Quincy center would require zoning changes in order to attract large companies.

**c. Parking**

Parking is key to any downtown and Quincy is no exception. Quincy center has approximately 1900 public parking spaces available. The city will need to come up with creative ideas to add more parking to Quincy center.

**d. Traffic**

Quincy center has a great amount of traffic congestion; and one necessity of a successful city center is creating a space that is accessible to both cars and pedestrians. In some cases this has meant widening sidewalks and narrowing roads; however this might not seem like a good idea to drivers who are already upset with traffic delays. The City of Quincy should consider looking into a center concourse, which would connect Burgin Parkway to Southern Artery allowing the rerouting of some traffic from congested intersection around the center.

**e. Beautification**

Quincy center will need to make cosmetic improvements to its streets and sidewalks. Even though cosmetic improvements will not be enough to attract new businesses into Quincy center, cosmetic improvements are still essential as part of the big picture.

**f. Tax Incentives**

City of Quincy may need to look at tax incentives, as tax incentives maybe a helpful tool in regards to inciting companies to bring their businesses to Quincy. The state's economic development incentive program allows communities to offer tax breaks of between 1 to 100 percent on value added to property because of new construction or renovation. The incentives can last five to twenty years. Companies also get a five- percent investment tax credit for the state, in exchange for creating new jobs. Such perks could mean the difference between a company locating to Quincy or taking their business elsewhere.

**VI. RECOGNIZING OTHER BARRIERS THAT IMPEDE COMMUNITY AND ECONOMIC DEVELOPMENT**

The City's recent survey indicated that some respondents felt that the costs to conform with some government regulations such as those regarding sprinkler,

handicapped accessibility and lead paint requirements impede economic and community development because their costs can be too high for a small business owner. Other barriers that impede community and economic development include the lack of funding for facilities to run programs for the elderly and other clientele groups, language and culture barriers that exist within the City, and the fact that the City is built up and there is limited land to develop.

As new types of development occur in the City, job opportunities for low and moderate-income persons in the commercial and industrial sector need to be preserved and expanded.

Recent CDBG public hearings and Technical Assistance workshops showed that lack of job training and skills, transportation and housing problems, child care and related public service issues directly impact peoples' ability to improve their economic situation. Space for training facilities, computer equipment, work skills education and other similar needs are issues to be addressed.

A Quincy Community Action Program needs assessment conducted as part of program development found that local employment placement agencies identified lack of basic math and verbal skills, as well as job readiness skills as critical workforce development issues. Issues such as improved Basic English language skills for immigrants were identified. More young people need assistance from homeless shelters and lack sufficient education and training to get and keep a decent job.

Critical industries in the south coastal region, such as financial services, health care, insurance and real estate, all need a workforce with good educational and job skills. Literacy levels, proficiency in English, adequate secondary and post secondary education affect individuals abilities to improve their economic situation and need to be addressed.

Manufacturing jobs were traditionally one area where people could earn a decent living. With a 79 % decline in these jobs over the past 12 years, the City and partner agencies need to explore means to stabilize and assist those businesses remaining. Obstacles such as lack of skilled help, workplace ready vocational and high school graduates, retention of trained employees, transportation and human resource problems will need to be looked at by a variety of local and state agencies. Recommendations for both the general and specific needs of Quincy industries include:

- Continue general business assistance programs (eg commercial loan; microenterprise, technical assistance for jobs creation programs; storefront/facade)
- Work to formulate solutions for growth and development
- Integrate human resource assistance among available agencies with industries
- Provide equipment and financial assistance
- Provide physical plant assistance
- Help develop marketing strategies

**VII. NEED FOR CODE ENFORCEMENT**

Code enforcement is a high priority need. Quincy's code enforcement officers, responding to complaints of code violations, will need to continue to conduct numerous inspections each year (approximately 110) to ensure that housing units in low to moderate income neighborhoods meet health and safety regulations.

**VIII. NEED TO MAKE MANY PUBLIC AND PRIVATE BUILDINGS AND HOMES HANDICAPPED ACCESSIBLE**

The need to address accessibility of certain public facilities to comply with the Americans with Disabilities Act (ADA) requirements has been identified by many agencies to be a high priority need. Some public facilities owned by the City – including many schools and non-profit organizations – are not handicapped accessible, requiring the installation of ramps, lifts, elevators, wider doors, or bathrooms. Many low and moderate-income households with members who are handicapped also have accessibility problems in their own homes. Please refer to attachment titled "City of Quincy Public Buildings" for a listing of ADA compliance issues and their respective remedial action schedules.

**IX. NEED FOR PLANNING STUDIES**

The conduct of plans and studies will continue to be important the City of Quincy in its efforts to analyze various housing, economic development, and community development issues and to develop appropriate strategies, programs and projects. In the next five years, as the city focuses its efforts on the revitalization of its downtown, additional planning activities will have to be supported with CDBG and local funds. Such activities will seek to answer questions and resolve issues related to the planning and implementation of the Quincy Center District Improvement Financing and Tax Increment Financing, and other matters discussed in the Economic Development sections of this plan.

**C. BASIS FOR ASSIGNING THE PRIORITY GIVEN**

Please refer to "Assigning Priority" in Section 6 above.

**D. OBSTACLES TO MEETING UNDERSERVED NEEDS**

Please refer to "Obstacles to Meeting Underserved Needs" in Section 6 above.

**E. SPECIFIC LONG- TERM AND SHORT TERM COMMUNITY DEVELOPMENT OBJECTIVES**

The City's Community Development Objectives, both long-term and short-term are contained in Table 2C and Schedule C. These objectives are consistent with the primary objectives of the CDBG program to provide decent housing and a suitable living environment, and expand economic opportunities, principally for low- and moderate-income persons. Additional explanations are provided below:

## **I. PUBLIC FACILITIES**

Over the next five years, the City of Quincy will seek to increase the quality and quantity of public facilities which house City departments and private, non-profit agencies that provide necessary services to low and moderate income residents. In accordance with the opinions of citizens, service providers, and political representatives, the City will focus its efforts on the types of facilities identified as having the greatest need: Neighborhood and Health Centers.

### **a. Neighborhood Facilities**

The City expects to complete construction of at least two new neighborhood center during the period covered by this plan. The extensive public service needs of residents of the Germantown neighborhood have been described in detail in the needs assessments above. To provide expanded space for the operation of CDBG-funded programs offered in this low/mod area, the City has committed over \$300,000 of CDBG funds to building a new Germantown neighborhood center.

The demand for diverse public services in the Atlantic neighborhood is also documented above. The City expects to commit approximately \$150,000 in CDBG funds to renovate a City-owned building that will house CDBG-funded public service operations that serve this low/mod area. Construction is expected to be completed in the first year of this Five-Year Consolidated Plan.

The City anticipates the completion of renovations to at least two neighborhood centers which offer CDBG-funded public services and that are already located in their own buildings. The City's Office of Housing Rehabilitation (OHR) is handling the repairs to other public facilities.

### **b. Parks and/or Recreational Facilities**

The City is committed to providing recreation opportunities for its residents. High-quality facilities are key to this undertaking. Even though City-owned beaches are natural assets that are easily accessible to many residents by only a short walk, many have not been used to their full potential. The City will seek funding for the improvements to four beaches located in low/mod areas during the planning period. One of the projects expected to be completed in the first year is a boardwalk to a beach area in Germantown.

### **c. Health Facilities**

Assuming that Manet Community Health Center will be successful in purchasing the former St. Boniface Church, it is expected that this property will be renovated and operation in three years. CDBG funds will be involved directly and indirectly in the acquisition and renovation of this former church.

### **d. Asbestos Removal**

If any building used by the public is found to have asbestos in an amount that is directly threatening to the health of its occupants, the City will provide funds for the proper removal of this material through its Office of Housing Rehabilitation.

**e. Non-Residential Historic Preservation**

Upon request of the Quincy Housing Authority, the City will provide funds to renovate the Old Sailors Snug Harbor Home, and will continue the Southern Tide Millor restoration.

**f. Other Public Facility Needs**

The need for a greater number of convenient childcare centers in Quincy is discussed above. Upon request of a nonprofit agency that provides childcare, the City will consider committing funds toward the founding of a new child care facility. Likewise, the City will consider providing funds to an agency that seeks to establish a youth center that will meet the needs of Quincy's young people.

**II. PUBLIC SERVICES**

The City of Quincy plans to implement the following public services programs:

PROJECT 1 - LIMITED CLIENTELE PROGRAMS/SERVICES:

Public Services programs that benefit individuals that are predominantly from low-moderate Income households:

- Meals on Wheels program that delivers hot, nutritious noon time meals to several disabled adults delivered 5 days a week.
- Mental health counseling services provided by licensed professionals on a sliding scale fee basis to low and moderate income people who do not have insurance and/or fall through the cracks of the welfare system;;
- Teaching classes for developmentally disabled adults to improve social and academic functioning.
- Successful Transitions to provides interviewees appropriate clothing and support services to low-income women seeking employment.
- Housing services for homeless veterans.

PROJECT 2 - FAMILY PROGRAMS/SERVICES:

Public Services that benefit families that are predominantly from low-moderate income households:

- Various services and support to families of newborns, including home visits, baby supplies/necessities baskets, parenting informational bag, playgroups, and various activities for new mothers and their babies.
- Transitional housing to homeless families
- Supplemental food, information and advocacy to low and moderate income individuals and families whose income is not sufficient to cover the cost of food and other basic necessities.
- Asian Translation services, counseling, outreach and referrals to the growing Asian population to enable them to access government and other services.

PROJECT 18 - YOUTH PROGRAMS/SERVICES:

Public Services programs that benefit the youth from predominantly low- to moderate income households:

- After-school programs for children where they benefit from a safe environment.
- Youth program through neighborhood center;

PROJECT 27 - SENIOR PROGRAMS/SERVICES:

Public Services programs that benefit the senior population:

- Various services and activities for seniors including; information and referral, outreach, legal counseling, telephone reassurance, informational mailings, support groups, health alert bracelets, minor home repair, fire detector monitoring/installation, seminars, workshops, current events breakfast and discussion groups, recreational activities and fitness activities, health insurance counseling, blood pressure/health clinics, and caregivers.
- Recreational activities and health related services for seniors including, knitting, arts and crafts, blood pressure and flu shot clinics.
- Various senior Asian activities, including Quing Kung, Tai-chi, socials and celebration gatherings, outdoor programs, workshops/seminars, and arts & crafts programs.
- Medical and non-medical transportation services, and various health and recreational services for seniors, including exercise classes, flu shot and blood pressure clinics, counseling, support groups, workshops and seminars.

PROJECT 9 - AREA BENEFIT NEIGHBORHOOD CENTERS & ASSOCIATIONS:

Public Services programs that are undertaken by neighborhood centers servicing low - to moderate income neighborhoods:

- Various community services and activities for all age groups, including; school vacation and sports camps, girl power camp, cheerleading and dance programs, recreational and athletic activities, drama, arts and crafts, peer leader educational programs, citizen's police academy for youth, homework center/tutoring, reading group, boys for change, mom & tot playgroups, parenting workshops, people of color focus groups, family literacy program, holiday assistance, field trips, college financial assistance, cultural events/education, intergenerational activities, and women's workshops.

PROJECT 11 - LIMITED CLIENTELE NEIGHBORHOOD CENTERS:

Public Services programs undertaken by neighborhood centers to benefit predominantly low- to moderate income persons:

- Senior, youth and community programs for the Atlantic neighborhood, that provide various activities, including summer and school vacation workshops, after school homework help, teen drop-in center, babysitting classes, holiday activities and assistance, community newsletter, ID program, socials and recreational activities.
- In the Montclair/Wollaston areas, provide used musical instruments to schools to be used by Low/Moderate income youth whom otherwise would not be able to afford to learn on or purchase their own instruments. Senior services include information and referral services, including newsletters and guest speaker services.
- In the Houghs Neck Community, Youth, Women and Community /Senior programs that provide various activities, including; dance classes, fair foods program, neighborhood bulletin, arts and crafts, homework tutoring, summer enrichment, recreational activities and socials, mom & tot playgroups, computer classes, seminars, and book clubs.
- In the Ward II community, various community services and activities for all age groups, including, cheerleading and dance programs, karate, arts and crafts, summer programs, mom and tot playgroups, senior recreation and socials, and blood pressure clinics.
- In the Ward IV community, various services and activities, including school enrichment programs, active parenting courses, support groups, blood pressure clinics and senior activities.

### **III. PUBLIC WORKS**

Over the course of the 2000-2005 Consolidated Plan, the City typically allocated approximately \$350,000 in CDBG funds, in addition to DPW funds, to street and sidewalk improvements in low to moderate-income areas. During this 5-Year Plan the City seeks to continue to fund for public works in low to moderate-income service areas.

### **IV. ADDRESSING FLOODING PROBLEMS**

The City will continue to seek solutions (e.g., public works) to the flooding problems in Quincy through local, State and Federal programs and resources.

### **V. ADDRESSING THE NEEDS OF COMMERCIAL DISTRICTS**

For the next five years, the city will focus its efforts on revitalizing Quincy Center by:

- Creating a new zoning district for Quincy Center with the purpose to channel new development toward underutilized sites within Quincy Center; to encourage mixed-use development; to encourage new development in areas accessible to public transit; to provide a predictable, clear and understandable process for the review of new development; to foster an economy that promotes opportunity for Quincy residents by creating new jobs; to enhance the architectural character of the downtown; to encourage ground floor uses within the district that serve the public; to improve traffic access and circulation; to create active pedestrian and street life in the downtown; and to create a one-stop-shop for developers.
- Creating a District Improvement Financing (DIF) program for a term no longer than thirty (30) years. The DIF will make the downtown self-sustaining in its efforts to revitalization by taking advantage of tax and revenue growth created within the District and investing it back into the District in the form of:
  - a) Upgrading existing infrastructure
  - b) Upgrading existing public buildings/structures
  - c) Promoting and encourage infill development and redevelopment
  - d) Promoting mixed use development – first floor retail with residential above
  - e) Creating additional traffic capacity
  - f) Creating additional public areas
  - g) Promoting affordable and market rate housing in the QCD
  - h) Creating adequate parking
- Creating a master Tax Increment Financing Agreement to encourage new private investment in the QCD. The City would reserve 5% of new growth in the form of a local property tax incentive. This would permit potential new investment to also qualify for the 5% Economic Opportunity Area Tax Credit from the Commonwealth.

The City believes that building more residential units in the downtown is a key ingredient to revitalization. New downtown residents will broaden the retail

base and will add people that are invested in the success of the downtown. The City will encourage new mixed-use residential development that will follow "sustainable growth" principals and take advantage of the proximity to services and mass transit.

Encouraging residential development was one of the objectives of the new Quincy Center Zoning District (QCZD). Permitted uses as-of-right in the district includes multi-family and mixed-use commercial/retail/residential. Parking requirements have been revised for residential uses to relate to expected occupancy of development.

New housing in the downtown will offer housing to a variety of age groups and various household compositions. These groups include housing for seniors, empty nesters, and young professionals. Smaller size rental and home ownership housing will give residents access to different sizes and types of housing while meeting affordability needs and the first time homebuyer's budget.

On traffic issues the City of Quincy is looking into a center concourse, which would connect Burgin Parkway to Southern Artery allowing the rerouting of some traffic from congested intersection around the center.

## **VI. ECONOMIC DEVELOPMENT –BUSINESS ASSISTANCE**

Over the long-term the City seeks to continue to improve the business environment in commercial areas throughout the City, through various forms of business assistance programs. Presently the City anticipates that CDBG funding to Quincy's public/private economic development agency, Quincy 2000 may be reduced over the long-term until the City has reimbursed the federal government for the amount associated with a default on a Section 108 Loan for the Shipyard. In FY 2005-2006 this repayment amounts to \$743,087. This may effect programs designed to increase low to moderate income jobs associated with commercial and retail activity. However, Quincy 2000 has sought additional private financing that may offset this long-term reduction resources.

Quincy 2000, City departments and organizations that deal with economic development will continue to use CDBG, local, state funds and private (Quincy 2000 Loan Pool) funds to implement economic development, Micro-enterprise job creation, and Micro enterprise technical assistance programs. Micro-enterprise job creation, and Micro enterprise technical assistance are needed to create new jobs and retaining existing jobs, particularly for low-income people, requires continued effort.

## **VII. CODE ENFORCEMENT**

The City anticipates continuing the support of a Code Enforcement Officer under the management and supervision of its Department of Public Health to provide code inspection services in low to moderate income neighborhoods. A third of active cases are expected to be resolved by the end of each year.

## **VIII. HANDICAPPED ACCESSIBILITY**

The City will continue to support handicapped accessibility projects in municipal and public facilities particularly those that provide public services to low and moderate income persons,

## **IX. PLANNING STUDIES**

The City of Quincy will prepare plans and studies to support efforts to analyze various housing, economic development, and community development issues and to develop appropriate strategies, programs and projects. In the next five years, as the city focuses its efforts on the revitalization of its downtown, additional planning activities will be undertaken with CDBG and local funds. Such activities will seek to answer questions and resolve issues related to the planning and implementation of the Quincy Center District Improvement Financing and Tax Increment Financing, and other matters discussed in the Economic Development sections of this plan.

## **18. ANTIPOVERTY STRATEGY (91.215 (H))**

Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

*5 Year Strategic Plan Antipoverty Strategy response:*

There is a continuing need to assist individuals and families who fall below poverty thresholds. Of particular concern in the City is the needs of poverty-stricken families with children. The City funds numerous programs that seek to alleviate poverty among these families and individuals. Generally, these programs have grown over the course of the previous 5-Year Consolidated Plan, and since housing costs and other living costs have escalated while wages for Quincy's low-skill population have remained largely static, there will be a continued emphasis on anti-poverty strategies that attempt to prevent homelessness or substandard housing conditions.

## **19. LOW INCOME HOUSING TAX CREDIT COORDINATION (91.315 (K))**

*5 Year Strategic Plan LIHTC Coordination response:*

The City of Quincy, through CHDOs, coordinates the Low Income Housing Tax Credit for larger housing developments only. Squantum Gardens has applied for tax credit funds through the Department of Housing & Community Development under the current round of funding. Awards will be announced later this year.

## NON-HOMELESS SPECIAL NEEDS

### **20. SPECIFIC SPECIAL NEEDS OBJECTIVES (91.215)**

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.

*5 Year Non-homeless Special Needs Analysis response:*

Goals of non-homeless special needs objectives are found in the community development (section 18) and homeless sections (section 14) to avoid duplication. Please refer to the Non-homelessness Needs Worksheet.

### **21. NON-HOMELESS SPECIAL NEEDS (91.205 (D) AND 91.210 (D)) ANALYSIS (INCLUDING HOPWA)**

Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

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

Identify any obstacles to meeting underserved needs.

To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

*5 Year Non-homeless Special Needs Analysis response:*

#### **A. NON-HOMELESS SPECIAL NEEDS TABLE**

Please refer to the Non-Homeless Special Needs Table on the following page.

City of Quincy Quincy/Weymouth Consortium, MA

Non-Homeless Special Needs Including HOPWA		Needs	Currently Available	GAP	3-5 Year Quantities										Total		
					Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual	% of Goal
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete			
Housing Needed	52. Elderly	2400	0	2400	0	0	0	0	0	0	0	0	0	0	0	0	####
	53. Frail Elderly	1800	0	1800	0	0	0	0	0	0	0	0	0	0	0	0	####
	54. Persons w/ Severe Mental Illness	1000	0	1000	0	0	0	0	0	0	0	0	0	0	0	0	####
	55. Developmentally Disabled	1000	0	1000	0	0	0	0	0	0	0	0	0	0	0	0	####
	56. Physically Disabled	1000	0	1000	0	0	0	0	0	0	0	0	0	0	0	0	####
	57. Alcohol/Other Drug Addicted	200	0	200	0	0	0	0	0	0	0	0	0	0	0	0	####
	58. Persons w/ HIV/AIDS & their families	20	0	20	0	0	0	0	0	0	0	0	0	0	0	0	####
	59. Public Housing Residents	800	0	800	0	0	0	0	0	0	0	0	0	0	0	0	####
	Total	8220	0	8220	0	0	0	0	0	0	0	0	0	0	0	0	####
Supportive Services Needed	60. Elderly	1200	0	1200	0	0	0	0	0	0	0	0	0	0	0	0	####
	61. Frail Elderly	1800	0	1800	0	0	0	0	0	0	0	0	0	0	0	0	####
	62. Persons w/ Severe Mental Illness	1000	0	1000	0	0	0	0	0	0	0	0	0	0	0	0	####
	63. Developmentally Disabled	1000	0	1000	0	0	0	0	0	0	0	0	0	0	0	0	####
	64. Physically Disabled	1000	0	1000	0	0	0	0	0	0	0	0	0	0	0	0	####
	65. Alcohol/Other Drug Addicted	200	0	200	0	0	0	0	0	0	0	0	0	0	0	0	####
	66. Persons w/ HIV/AIDS & their families	20	0	20	0	0	0	0	0	0	0	0	0	0	0	0	####
	67. Public Housing Residents	400	0	400	0	0	0	0	0	0	0	0	0	0	0	0	####
Total	6620	0	6620	0	0	0	0	0	0	0	0	0	0	0	0	####	

## **B. ANALYSIS**

It is estimated that the total housing need and supportive services needed for non-homeless special needs is in excess of 8,000 units and 6,600 respectively. For non-homeless elderly and frail elderly, the housing gap is estimated at over 4,000. For persons with severe mental illness, developmentally disabled and physically disabled, the estimate is about 1,000 housing units each needed in the jurisdiction. The QHA waiting list has approximately 800 residing in Quincy. For supportive services, the need is highest from the frail elderly (1,800), the elderly (1,200) as well as the persons with severe mental illness, developmentally disabled and physically disabled is about 1,000 units in each category.

Quincy also has a number of housing opportunities for individuals with disabilities or HIV/AIDS, but they do not cover the needs of these people. As stated above, the Quincy Housing Authority has 459 tenant households with Special Needs. These people are most often physically disabled, either from birth or from injury. Approximately 7,578 people in Quincy have physical disabilities and may need adaptive and/or supportive housing at some time in their lives. The Department of Mental Health (DMH) has 50 clients living in group homes and 40 clients living in supported housing.

Currently, there are approximately 56 adults with a tie to Quincy waiting for housing and residential services. There are 61 units of congregate or supportive housing available to individuals with developmental disabilities in Quincy. However, the Department of Mental Retardation estimates that approximately 130 more units are needed to house adults with this disability whose aging parents are no longer able to care for them at home. The Quincy Visiting Nurse Association, which provides services to individuals with HIV and AIDS, estimates that 79 people in Quincy are either HIV-positive or have full-blown AIDS.

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## **C. ASSIGNING PRIORITY**

Please refer to Section 6A in the 5-year Strategic plan above.

## **D. OBSTACLES TO MEETING UNDERSERVED NEEDS**

Please refer to Section 6B in the 5-Year Strategic plan above.

## **22. HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)**

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

The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).

The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

The Plan includes the certifications relevant to the HOPWA Program.

### *5 Year Strategic Plan HOPWA response:*

Quincy also has a number of housing opportunities for individuals with disabilities or HIV/AIDS, but they do not cover the needs of these people. As stated above, the Quincy Housing Authority has 459 tenant households with Special Needs. These people are most often physically disabled, either from birth or from injury. Approximately 7,578 people in Quincy have physical disabilities and may need adaptive and/or supportive housing at some time in their lives. The Department of Mental Health (DMH) has 50 clients living in group homes and 40 clients living in supported housing.

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### **23. SPECIFIC HOPWA OBJECTIVES**

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

*5 Year Specific HOPWA Objectives response:*

This item is not applicable to the City of Quincy and Quincy/Weymouth Consortium.

## **OTHER NARRATIVE**

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

### **24. SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS**

*Please refer to these tables/schedules on the following pages:*

- Table 1C
- Table 2C
- Community Development: Schedule C-1
- Housing: Schedule C-2
- Homeless and Special Needs: Schedule C-3

**QUINCY-WEYMOUTH, MA CONSORTIUM  
TABLE 1C**

**SUMMARY OF SPECIFIC HOMELESS/  
SPECIAL POPULATION OBJECTIVES  
FIVE-YEAR CONSOLIDATED PLAN FY 2005-2009**

**Priority Need Category: Homeless**

Specific Objective

S-1

Over the next five years, create 35 permanent housing units for individuals and families that were previously in emergency shelters or transitional housing in the City of Quincy and Town of Weymouth, June 30, 2009.

FY 05 Annual Goal = 7 new permanent housing units for homeless individuals and families.

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Specific Objective

S-2

Continue to provide 4 units of supportive services to housing units for special needs populations by June 30, 2009.

FY 05 Annual Goal = 4 housing units.

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Specific Objective

S-3

Continue to provide transitional housing and support services to victims of domestic violence to increase their self-esteem, parenting skills, and support systems, June 30, 2009.

FY 05 Annual Goal = 7 housing units for victims and their families of domestic violence.

---

Specific Objective

S-4

Maintain existing supply of 120 emergency shelter beds and transitional housing units for individuals and families that are homeless in the City of Quincy and the Town of Weymouth, June 30, 2009.

FY 05 Annual Goal = Continue to provide 120 emergency shelter beds.

---

Specific Objective

S-5

Continue to provide transitional housing and support services for homeless families with children in Quincy Public Schools, June 30, 2009.

FY 05 Annual Goal = 9 housing units.

---

Specific Objective  
S-6

Continue to provide housing and employment support services for 285 homeless individuals, June 30, 2009. FY 05 Annual Goal = 57 homeless individuals counseled.

---

Specific Objective  
S-7

Maintain existing support services provided to McKinney-funded programs June 30,2009. FY 05 Annual Goal Continue to provide support and technical assistance to Mckinney-Vento Homeless programs.

---

Specific Objective  
S-8

Continue to maintain 76 existing Shelter & Care Permanent Housing Certificates June 30, 2009. FY05 Annual Goal maintain Shelter & Care 76 certificates.

**QUINCY-WEYMOUTH, MA CONSORTIUM  
TABLE 2C**

**SUMMARY OF SPECIFIC HOUSING AND  
COMMUNITY DEVELOPMENT OBJECTIVES  
FIVE-YEAR CONSOLIDATED PLAN FY 2005-2009**

**COMMUNITY DEVELOPMENT:**

**Priority Needs Category: Public Services:**

---

Specific Objective  
Number PS-1

Use CDBG and leveraged private funds to provide essential services to improve the health and well-being of about 50 youth under the age of 18 by June 30, 2009. FY 05 Annual goal =10 youth. <sup>i</sup>

---

Specific Objective  
Number PS-2

Use CDBG and leveraged private funds to provide services to improve the health and well-being of at least 20,000 seniors by June 30, 2009. FY 05 Annual goal = 4,000 seniors. (see endnote)

---

Specific Objective  
Number PS-3

Use CDBG and leveraged private funds to enable Community Centers and Neighborhood Associations providing educational, recreational, health, outreach and other community services to improve the health and well-being of at least 20,000 low and moderate income persons of all ages (including seniors and youth) by June 30, 2009. FY 05 Annual goal = 4000 persons. (see endnote)

---

Specific Objective  
Number PS-4

Use CDBG and leveraged private funds to enable agencies providing other essential services to improve the health and well-being of at least 1000 low and moderate-income persons by June 30, 2009. FY 05 Annual goal =5000 persons.(see endnote)

---

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Specific Objective  
Number PS-5

Use CDBG and leveraged private funds to enable agencies providing other essential services to low and moderate-income households to improve the health and well-being of at least 7500 people by June 30, 2009. FY 05 Annual goal = 1700 persons.

---

**Priority Need Category: Economic Development**

Specific Objective  
Number ED-1

Use CDBG and private leveraged funds to create or retain at least 30 full time equivalent (FTE) jobs at least 51% of which will be held by or available to low and moderate income people by June 30, 2009. FY 05 Annual goal = 6 jobs

---

Specific Objective  
Number ED-2

Use CDBG to assist at least 10 low and moderate-income people in business training and job creation by June 30, 2009. FY 05 Annual goal = 2 persons.

---

Specific Objective  
Number ED-3

Use CDBG to assist at least 10 low and moderate-income people in business training and developing their own microenterprise businesses by June 30, 2009. FY 05 Annual goal = 2 businesses.

---

**Priority Need Category: Public Facilities**

Specific Objective  
Number PF-1

Use CDBG and leveraged private funds to construct or renovate by June 30, 2009, 10 public facilities such as neighborhood centers, community health centers, and other facilities that serve low to moderate income people resulting in better or additional programming or services. FY 05 Annual goal = 2 Public Facilities constructed or renovated.

---

Specific Objective

Number PF-2

Use CDBG and leveraged private funds to construct or renovate 2 public facilities / historic preservation (slums/blight) such as neighborhood centers, community health centers, and other facilities that serve low to moderate income people resulting in better or additional programming or services. FY 05 Annual goal = 0 Public Facilities constructed or renovated.

---

**Priority Need Category: Code Enforcement**

Specific Objective  
Number CE-1

Use CDBG funds to conduct 550 investigations for health and safety code violations, including lead paint assessment, in low and moderate areas of the City 35% of which will be resolved. FY 05 Annual goal = 110 investigations

---

**Priority Need Category: Neighborhood Public Works Improvements**

Specific Objective  
Number PF-4

Use CDBG and other funds to eliminate by June 30, 2009 safety hazards in streets and sidewalks in 20 streets located in low-moderate income neighborhoods in different Wards of Quincy. FY 05 Annual goal = 4 Streets

---

**Priority Need Category: Urban Revitalization District Improvements**

Specific Objective  
Number – UR-1

Use CDBG and State funds to eliminate by June 30, 2009 safety hazards and slums and blighted conditions in 5 streets that contributed to deterioration of Urban Revitalization Districts in Quincy. FY 05 Annual goal = 1 streets

---

**Priority Need Category: Planning and Administration**

Specific Objective

Number PA-1

Use CDBG funds for 5 years of program administration of the City's Community Development Block Grant program. FY 05 Annual goal = 1 year of grant administration.

---

Specific Objective

Number PA-2

Use CDBG funds to complete by June 30, 2009 studies, research and/or plans for addressing 5 various communities and economic development needs. FY 05 Annual goal = 1 plan completed.

---

Specific Objective

Number PA – 3

Use CDBG and leveraged private funds to undertake fair housing counseling activities and housing search to benefit 1,125 persons by June 30, 2009. FY 05 Annual Goal = 225 Quincy residents trained.

---

**Priority Need Category: Section 108 Loan Guarantee repayment**

Specific Objective

Number LG-1

Use CDBG funds for planned repayment of Section 108 Loan Guarantee for Quincy Shipyard. FY 05 Annual goal = 100% of the designated amount due per year to JP Morgan-Chase Manhattan Bank.

---

**Priority Need Category: Housing**

Specific Objective

H-Q1

Use CDBG and HOME funds to create by June 30, 2009, 35 affordable housing units for households below 80% of median income in Quincy. FY 05 Annual Goal = 7 Housing Units.

---

Specific Objective  
H-W1

Use CDBG and HOME funds to create by June 30, 2009 25 affordable housing units for households below 80% of median income in Weymouth. FY 05 Annual Goal = 5 Housing Units.

---

Specific Objective  
H-Q2

Use HOME funds to provide down payment and closing cost assistance to 10 first time homebuyers in Quincy by June 30, 2009. FY 05 Annual goal = 2 households.

---

Specific Objective  
H-W2

Use HOME funds to provide down payment and closing cost assistance to 25 first time homebuyers in Weymouth by June 30, 2009. FY 05 Annual goal = 5 households.

---

Specific Objective  
H-QW2

Use American Dream Downpayment Initiative (ADDI) funds to provide down payment and closing cost assistance to 5 first time homebuyers in Quincy and Weymouth by June 30, 2009. FY 05 Annual goal = 1 households.

---

Specific Objective  
H-3

Use CDBG and HOME funds to rehabilitate 155 renter occupied and non-profit housing units by June 30, 2009. FY 05 Annual goal = 31 rental units.

---

Specific Objective  
H-4

Use CDBG and HOME funds to rehabilitate 250 owner occupied housing units by June 30, 2009. FY 05 Annual goal = 50 owner-occupied units.

---

Specific Objective  
H-5

Use CDBG, HOME, and Lead Control grants and loans and private funds to complete lead abatement or interim control in 50 housing units by June 30, 2009. FY 05 Annual average goal lead hazard control in 10 housing units.

---

Specific Objective  
H-Q6

Use HOME funds to support the development of 344 affordable rental housing units in Quincy by June 30, 2009. FY 05 Annual goal = continuation of design and negotiation of financing; 11 housing units.

---

Specific Objective  
H-W6

Use HOME funds to support development of 8 affordable rental housing units in Weymouth by June 30, 2009. FY 05 Annual goal = 8 housing units.

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<sup>i</sup> The estimated beneficiary count is unduplicated for each subrecipient organization. However, the beneficiary count reported here is the total for all subrecipient organizations undertaking a program under this Specific Objective and may have some duplication.

**SCHEDULE C-1 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
COMMUNITY DEVELOPMENT, FY 2005-09 CITY OF QUINCY, MA**

PROJ #	CATEGORY Community Development	Source of Funds	Year	Objective #	Performance Measures	Expected Units	Actual Units	% of Target Achieved
1	Limited Clientele Programs	CDBG	2005	PS-4	Number of	300		0%
			2006		persons served	300		0%
			2007			300		0%
			2008			300		
			2009			300		
			Total			1,500	0	0%
2	Family Programs	CDBG	2005	PS-5	Number of	2,900		0%
			2006		persons served	2,900		0%
			2007			2,900		0%
			2008			2,900		
			2009			2,900		
			Total			14,500	0	0%
18	Youth Programs	CDBG	2005	PS-1	Number of	10		0%
			2006		youth served	10		0%
			2007			10		0%
			2008			10		
			2009			10		
			Total			50	0	0%
9	Area Benefit Neighborhood Centers & Associations	CDBG	2005	PS-3	Number of	1,000		0%
			2006		persons served	1,000		0%
			2007			1,000		0%
			2008			1,000		
			2009			1,000		
			Total			5,000	0	0%

**SCHEDULE C-1 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
COMMUNITY DEVELOPMENT, FY 2005-09 CITY OF QUINCY, MA**

PROJ #	CATEGORY Community Development	Source of Funds	Year	Objective #	Performance Measures	Expected Units	Actual Units	% of Target Achieved
11	Limited Clientele Neighborhood Centers	CDBG	2005	PS-3	Number of	1,200		0%
			2006		persons served	1,200		0%
			2007			1,200		0%
			2008			1,200		0%
			2009			1,200		0%
			Total			6,000	0	0%
27	Senior Programs	CDBG	2005	PS-2	Number of	7,000		0%
			2006		seniors served	7,000		0%
			2007			7,000		0%
			2008			7,000		0%
			2009			7,000		0%
			Total			35,000	0	0%
3	Code Enforcement	CDBG	2005	CE-1	Number of	110		0%
			2006		housing units	110		0%
			2007		that had	110		0%
			2008		code	110		0%
			2009		inspections	110		0%
			Total			550	0	0%
4	Public Facilities (low-mod)	CDBG	2005	PF-1	Number of	2		0%
			2006		Public Facilities	2		0%
			2007		constructed or	2		0%
			2008		renovated	2		0%
			2009			2		0%
			Total			10	0	0%

**SCHEDULE C-1 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
COMMUNITY DEVELOPMENT, FY 2005-09 CITY OF QUINCY, MA**

PROJ #	CATEGORY Community Development	Source of Funds	Year	Objective #	Performance Measures	Expected Units	Actual Units	% of Target Achieved
7	Public Facilities/Historic Preservation (Slums/Blight)	CDBG	2005	PF-2	Number of	0		0%
			2006		Public Facilities	0		0%
			2007		repaired	1		0%
			2008			0		0%
			2009			1		0%
			Total			2	0	0%
6	Neighborhood Public Improvement (Streets and Sidewalks)	CDBG	2005	PF-4	Number of	4		0%
			2006		feet	4		0%
			2007		repaired	4		0%
			2008			4		0%
			2009			4		0%
			Total			20		0%
5	Urban Revitalization Districts (Streets and Sidewalks)	CDBG	2005	UR-1	Number of	1		0%
			2006		feet	1		0%
			2007		repaired	1		0%
			2008			1		0%
			2009			1		0%
			Total			5	0	0%
10	Commercial Loan Program	CDBG	2005	ED-1	Number of Low	6		0%
			2006		and Moderate	6		0%
			2007		income jobs	6		0%
			2008		created or	6		0%
			2009		retained	6		0%
			Total			30	0	0%

**SCHEDULE C-1 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
COMMUNITY DEVELOPMENT, FY 2005-09 CITY OF QUINCY, MA**

PROJ #	CATEGORY Community Development	Source of Funds	Year	Objective #	Performance Measures	Expected Units	Actual Units	% of Target Achieved
36	Technical Assistance for Job Creation	CDBG	2005	ED-2	Number of Low and Moderate income jobs created or retained	2		
			2006			2		100%
			2007			2		
			2008			2		
			2009			2		
			Total			10	0	0%
34	Technical Assistance to Microenterprises	CDBG	2005	ED-3	Number of Low and Moderate income business assisted	2		0%
			2006			2		0%
			2007			2		0%
			2008			2		0%
			2009			2		
			Total			10	0	0%
8	Planning and Administration	CDBG	2005	PA-1	Program Administration	NA	NA	
			2006			NA	NA	
			2007			NA	NA	
			2008			NA	NA	
			2009			NA	NA	
			Total					
15	Section 108 Loan Guarantee Repayment	CDBG	2005	LG-1	Repayment of loan to Quincy Shipyard	NA	NA	
			2006			NA	NA	
			2007			NA	NA	
			2008			NA	NA	
			2009			NA	NA	
			Total					

**SCHEDULE C-2 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
HOUSING, FY 2005-09,CITY OF QUINCY AND QUINCY-WEYMOUTH CONSORTIUM, MA**

<b>Proj #</b>	<b>CATEGORY Housing</b>	<b>Source of Funds</b>	<b>Year</b>	<b>Objective #</b>	<b>Performance Measures</b>	<b>Expected Units</b>	<b>Actual Units</b>	<b>% of Target Achieved</b>
<b>24</b>	Non-Profit Housing Rehabilitation	CDBG	2005	H-3	Housing Units	9		0%
	OHR	HOME	2006			9		0%
		Misc. Income	2007			9		0%
		Private	2008			9		0%
			2009			9		0%
			Total			45	0	0%
<b>13</b>	Single Family - Rehabilitation	CDBG	2005	H-4	Housing Units	35		0%
	OHR	HOME	2006			35		0%
		Misc. Income	2007			35		0%
		Private	2008			35		0%
			2009			35		0%
			Total			175	0	0%
<b>14</b>	Multi Family - Rehabilitation	CDBG	2005	H-3	Housing Units	11		0%
	OHR	HOME	2006			11		0%
		Misc. Income	2007			11		0%
		Private	2008			11		0%
			2009			11		0%
			Total			55	0	0%
<b>16</b>	Multi Family - Rehabilitation	CDBG	2005	H-3	Housing Units	10		0%
	Neighborhood Housing Services	HOME	2006			10		0%
	of the South Shore	Misc. Income	2007			10		0%
			2008			10		0%
			2009			10		0%
			Total			50	0	0%

**SCHEDULE C-2 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
HOUSING, FY 2005-09,CITY OF QUINCY AND QUINCY-WEYMOUTH CONSORTIUM, MA**

<b>Proj #</b>	<b>CATEGORY Housing</b>	<b>Source of Funds</b>	<b>Year</b>	<b>Objective #</b>	<b>Performance Measures</b>	<b>Expected Units</b>	<b>Actual Units</b>	<b>% of Target Achieved</b>
<b>17</b>	Single Family - Rehabilitation	CDBG	2005	H-4	Housing Units	15		0%
	Neighborhood Housing Services	HOME	2006			15		0%
	of the South Shore	Misc. Income	2007			15		0%
			2008			15		0%
			2009			15		0%
			Total			75	0	0%
<b>19</b>	Housing Rehabilitation	CDBG	2005	H-3	Housing Units	1		0%
	Slum/Blight	Misc. Income	2006			1		0%
		Private	2007			1		0%
			2008			1		0%
			2009			1		0%
			Total			5	0	0%
<b>21</b>	First Time Home Buyers	CDBG	2005	H-Q2	Housing Units	2		0%
	Quincy	HOME	2006			2		0%
		State	2007			2		0%
		Bank	2008			2		0%
			2009			2		0%
			Total			10	0	0%
<b>22</b>	CHDO - Affordable Housing	CDBG	2005	H-Q1	Housing units	7		0%
	Quincy	HOME	2006		created	7		0%
		State	2007			7		0%
		Bank	2008			7		0%
			2009			7		0%
			Total			35	0	0%

**SCHEDULE C-2 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
HOUSING, FY 2005-09,CITY OF QUINCY AND QUINCY-WEYMOUTH CONSORTIUM, MA**

<b>Proj #</b>	<b>CATEGORY Housing</b>	<b>Source of Funds</b>	<b>Year</b>	<b>Objective #</b>	<b>Performance Measures</b>	<b>Expected Units</b>	<b>Actual Units</b>	<b>% of Target Achieved</b>
<b>23</b>	Quincy Rental Production	HOME	2005	H-Q6		11	11	
			2006			5		
			2007			5		
			2008			150		0%
			2009			173		0%
			Total			344		
<b>12</b>	Lead Hazard Control	CDBG	2005	H-5	Housing Units	10		0%
	Quincy-Weymouth	HOME	2006			10		0%
		Misc. Income	2007			10		0%
		HUD Lead	2008			10		
		Hazard Control	2009			10		
			Total			50	0	0%
<b>29</b>	American Dream Downpayment Initiative (ADDI)	ADDI	2005	H-QW2	Housing Units	1		
	Quincy & Weymouth	State	2006			1		
		Bank	2007			1		
			2008			1		
			2009			1		
			Total			5	0	0%
<b>25</b>	HOME - Quincy Administration	HOME	2005		Grant management	NA	NA	
			2006		of HOME program	NA	NA	
			2007		as lead agency for	NA	NA	
			2008		Quincy-Weymouth	NA	NA	
			2009			NA	NA	
			Total					

**SCHEDULE C-2 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
HOUSING, FY 2005-09,CITY OF QUINCY AND QUINCY-WEYMOUTH CONSORTIUM, MA**

Proj #	CATEGORY Housing	Source of Funds	Year	Objective #	Performance Measures	Expected Units	Actual Units	% of Target Achieved
32	Weymouth First Time Home Buyer Program	CDBG	2005	H-W2	Housing Units	5		0%
		HOME	2006			5		0%
		State	2007			5		0%
		Bank	2008			5		0%
			2009			5		
			Total				25	0
31	Weymouth Rehabilitation (See Weymouth CAPER for CDBG accomplishments)	CDBG	2005		Housing Units	NA	NA	
		HOME	2006			NA	NA	
			2007			NA	NA	
			2008			NA		
			2009			NA		
			Total			0	0	
30	Weymouth CHDO Affordable Housing	HOME	2005	H-W1	Housing Units	5		0%
			2006			5		0%
			2007			5		0%
			2008			5		0%
			2009			5		0%
			Total				25	0
28	Weymouth CHDO Operating	HOME	2005	H-W6	Capacity building	NA	NA	
			2006		CHDO staff	NA	NA	
			2007			NA	NA	
			2008			NA	NA	
			2009			NA	NA	
			Total					

**SCHEDULE C-2 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
HOUSING, FY 2005-09,CITY OF QUINCY AND QUINCY-WEYMOUTH CONSORTIUM, MA**

<b>Proj #</b>	<b>CATEGORY Housing</b>	<b>Source of Funds</b>	<b>Year</b>	<b>Objective #</b>	<b>Performance Measures</b>	<b>Expected Units</b>	<b>Actual Units</b>	<b>% of Target Achieved</b>
<b>35</b>	Weymouth Tenant Assistance	HOME	2005			1	NA	
			2006			NA	NA	
			2007			NA	NA	
			2008			NA	NA	
			2009			NA		
			Total			1		
<b>26</b>	HOME - Weymouth Administration	HOME	2005	NA	Grant management,	NA	NA	
			2006		HOME program	NA	NA	
			2007		for Weymouth	NA	NA	
			2008			NA	NA	
			2009			NA	NA	
			Total					
<b>33</b>	Weymouth Rental Production	HOME	2005	H-W6		8		
			2006			0		
			2007			0		
			2008			0		
			2009			0		
			Total			8		

**SCHEDULE C-3 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
HOMELESS AND SPECIAL NEEDS, FY 05-09 QUINCY-WEYMOUTH CONSORTIUM, MA**

<b>Proj #</b>	<b>CATEGORY Homeless/Special Needs</b>	<b>Source of Funds</b>	<b>Year</b>	<b>Objective #</b>	<b>Performance Measures</b>	<b>Expected Units</b>	<b>Actual Units</b>	<b>% of Target Achieved</b>
<b>20</b>	Emergency Shelter Grant	ESG	2005	S-4	# persons/ yr.	1,200		0%
	Homeless Shelter and Services		2006	S-6, S-7		1,200		0%
			2007			1,200		0%
			2008			1,200		0%
			2009			1,200		0%
			Total			6,000	0	0%
<b>M-1</b>	SHP - Transitional Housing	McKinney	2005	S-5, S-7	# of units	9		0%
	Homeless Families With Children		2006			9		0%
			2007			9		0%
			2008			9		0%
			2009			9		0%
			Total			45	0	0%
<b>M-2</b>	SHP - Transitional Housing	McKinney	2005	S-3, S-7	# of units	7		0%
	For Victims of Domestic Violence		2006			7		0%
			2007			7		0%
			2008			7		0%
			2009			7		0%
			Total			35	0	0%
<b>M-3</b>	SHP - Permanent Housing	McKinney	2005	S-1, S-2,	# of units	4		0%
	For Disabled Adults		2006	S-7		4		0%
			2007			4		0%
			2008			4		0%
			2009			4		0%
			Total			20	0	0%

**SCHEDULE C-3 SUMMARY OF SPECIFIC ANNUAL OBJECTIVES AND ACCOMPLISHMENTS  
HOMELESS AND SPECIAL NEEDS, FY 05-09 QUINCY-WEYMOUTH CONSORTIUM, MA**

<b>Proj #</b>	<b>CATEGORY Homeless/Special Needs</b>	<b>Source of Funds</b>	<b>Year</b>	<b>Objective #</b>	<b>Performance Measures</b>	<b>Expected Units</b>	<b>Actual Units</b>	<b>% of Target Achieved</b>
<b>M-4</b>	SHP - Permanent Housing	McKinney	2005	S-1, S-6	# of units	4		0%
	Quincy/Weymouth Family Housing		2006	S-7		4		0%
			2007			4		0%
			2008			4		0%
			2009			4		0%
			Total			20	0	0%
<b>M-5</b>	SHP - South Shore Housing & Employment Initiative	McKinney	2005	S-5, S-6	individuals/yr	57		0%
			2006			57		0%
			2007			57		0%
			2008			57		0%
			2009			57		0%
			Total			285	0	0%
<b>M-5</b>	Shelter + Care	McKinney	2005	S-1, S-3	# of units	76		0%
			2006			76		0%
			2007			76		0%
			2008			76		0%
			2009			76		0%
			Total			380	0	0%



# First Program Year (FY 2005-2006) Action Plan

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

## Narrative Responses

### GENERAL

#### 1. GENERAL QUESTIONS

Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

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

*Action Plan General Questions response:*

Please refer to Section 1 (General Questions) of the 5-Year Strategic Plan above.

#### 2. MANAGING THE PROCESS

Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

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

*Action Plan Managing the Process response:*

Please refer to Section 2 (Managing the Process) under the 5-Year Strategic Plan above.

### **3. CITIZEN PARTICIPATION**

Provide a summary of the citizen participation process.

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

Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

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

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

Please refer to Section 3 (Citizen Participation) under the 5-Year Strategic Plan above.

### **4. INSTITUTIONAL STRUCTURE**

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

*Action Plan Institutional Structure response:*

Please refer to Section 4 (Institutional Structure) in the 5-Year Strategic Plan above.

### **5. MONITORING**

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

*Action Plan Monitoring response:*

Please refer to Section 5 (Monitoring) in the 5-Year Strategic Plan above.

### **6. LEAD-BASED PAINT**

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

*Action Plan Lead-based Paint response:*

Please refer to Section 7 (Lead-based Paint) in the 5-Year Strategic Plan above.

## HOUSING

### **7. SPECIFIC HOUSING OBJECTIVES**

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

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

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

*Action Plan Specific Objectives response:*

Please refer to Section 10 (Specific Housing Objectives) in the 5-Year Strategic Plan above.

### **8. NEEDS OF PUBLIC HOUSING**

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

*Action Plan Public Housing Strategy response:*

Please refer to Section 11 (Needs of Public Housing) in the 5-Year Strategic Plan above.

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

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

*Action Plan Barriers to Affordable Housing response:*

Please refer to Section 13 (Barriers to Affordable Housing) in the 5-Year Strategic Plan above.

### **10. HOME/ AMERICAN DREAM DOWN PAYMENT INITIATIVE (ADDI)**

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

If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

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

- a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
- b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
- c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
- d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
- e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
- f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

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

- g. Describe the planned use of the ADDI funds.
- h. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
- i. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

*Action Plan HOME/ADDI response:*

### **NEW AMERICAN DREAM DOWNPAYMENT ASSISTANCE INITIATIVE (ADDI)**

The American Dream Down Payment Initiative (ADDI) was signed into law on December 16, 2003. ADDI is a new component of the HOME Program through which HUD will make a formula grant to the Quincy/Weymouth Consortium (Q/WC), a participating jurisdiction (PJ), for the purpose of making additional down payment assistance available to low-income families who qualify as first-time homebuyers.

In FY 2003 there were no ADDI funds received by the Q/WC, but in FY 2004 \$58,058 of ADDI funds will be received as part of the Q/WC HOME annual allocation. Q/WC intends to administer the \$58,058 of ADDI funds as part of its HOME Program. The Consortium will disburse funds between Quincy and Weymouth using the same percent shares that are currently used for all other HOME funds received. The additional ADDI funds received will not change the Consortium's originally budgeted HOME funds for down payment assistance, they will increase the funds available to first time home buyers with income at or below 80% of median income.

As required under the ADDI statute, Q/WC will conduct targeted outreach to residents and tenants of public housing and to other families assisted by public housing agencies. Q/WC will ensure the suitability of families receiving ADDI assistance to undertake and maintain homeownership by requiring ADDI families to complete a pre-purchase homebuyer education course and post-purchase counseling. Q/WC will consider reasonable costs for homebuyer education and counseling as an allowable soft cost that can be paid by ADDI funds. Q/WC will reach out to residents of public housing by developing and sending promotional material to public housing authorities, Non-profits, and regional Section 8 administrators. Q/WC will also utilize its website to further broadcast the availability of ADDI to potential beneficiaries. Also, Q/WC intends to reach out to City employees and the non-profit sector with materials designed to heighten awareness of the availability of ADDI funding.

*Resale Provision:* Affordability of HOME funded properties is enforced by recorded deed restrictions requiring repayment of HOME assistance upon sale, transfer of ownership or violation of the affordability restrictions.

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

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

*HOME Tenant-Based Rental Assistance:* The Town of Weymouth's program offering assistance by providing security deposit for low and moderate income families.

*Minority/Women's Business Outreach:* The Town of Weymouth will place advertisements targeted towards low-income homeowners and minorities in *The Patriot Ledger*, *The Weymouth News*, and *The Bay State Banner*. The City of Quincy will place advertisements targeted towards low-income homeowners and minorities in *The Patriot Ledger*, *The Quincy Sun*, and other various local newsletters. Both communities advertise several housing programs on local radio stations and local cable television stations.

Consortium-wide advertisements will be placed in the *World Journal*, to target the Asian community, and in *La Semana*, a Spanish weekly newspaper. These advertisements described housing programs and contact persons for available funding. Program brochures will be translated into Chinese, Vietnamese and, if necessary, other languages.

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

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

## HOMELESS

### **11. SPECIFIC HOMELESS PREVENTION ELEMENTS**

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

Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

*Action Plan Special Needs response:*

Please refer to Section 16 (Homeless Strategic Plan) in the 5-Year Strategic Plan above.

### **12. EMERGENCY SHELTER GRANTS (ESG)**

*Action Plan ESG response:*

Emergency shelter for individuals is provided by Quincy Interfaith Sheltering Coalition (QISC/Father Bill's Place), at two sites in Quincy. The City of Quincy earmarks its Emergency Shelter Grant (ESG) to be used for operating expenses at this shelter. Father Bill's is the South Shore's largest homeless shelter. Fr. Bill's facilities include a seven-bed wet shelter for both men and women. There is no emergency shelter for families in this area; families have to be shipped to other communities for emergency housing. Needs assessments among clients and potential service dependent populations from which they originate are ongoing at these facilities, and operating funds have been identified as a primary priority. *ESG sources and matching funds:*

<b>Funding Sources</b>	<b>Amount</b>
Emergency Shelter Grant	\$91,921
Other Federal	\$608,072
Local Government	\$830,628
Private	\$772,150
Fees	\$0
Others	\$289,150
<b>Total</b>	<b>\$2,591,921</b>

## COMMUNITY DEVELOPMENT

### 13. COMMUNITY DEVELOPMENT

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

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

Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

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

Action Plan Community Development response:

Please refer to:

- Listing of Community Development Projects (Section 18 of Action Plan)
- Table 2C – Summary of Housing and Community Development Objectives (Section 26 in 5-year Strategic Plan above)
- Schedule C (Section 26 in 5-year Strategic Plan above).

### 14. ANTIPOVERTY STRATEGY

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

*Action Plan Antipoverty Strategy response:*

The Commission on the Family's Transitional Housing Program will provide apartments for homeless families, allowing homeless children to stay in their own schools and adults to remain in their community. A service plan including educational, budgetary and job skills training, will be developed to address those obstacles preventing the families self-sufficiency.

Interfaith Social Services, Inc. Career Closet will address the issue of many women living in poverty that have diminished self-esteem and confidence and the stress from the prospect of having to find a new job. This program helps women to select clothing that builds confidence and creates a positive impression. The Career Closet will also host workshops on workplace issues.

Good Shepherd Maria Droste Counseling Services will offer professional mental health counseling services to low and moderate income people who do not have medical insurance (or medical insurance that covers counseling) and fall through the cracks of the welfare system; will develop the ability to better handle stress at home and work, identify gifts and talents which can improve their life situation, develop a better self-image, identify abusive relationships and better ways to manage finances, child care and household chores; will help clients remain stable at work and home and will make them better equipped for developing and maintaining stable relationships.

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

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

## NON-HOMELESS SPECIAL NEEDS HOUSING

### **15. NON-HOMELESS SPECIAL NEEDS (91.220 (C) AND (E))**

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

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

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

*Action Plan Specific Objectives response:*

Please refer to Section 22 (Non-homeless Special Needs and Analysis) in the 5-Year Strategic Plan above.

### **16. HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)**

*Action Plan HOPWA response:*

This item is not applicable to the City of Quincy and Quincy/Weymouth Consortium. Please refer to Section 23 (Housing Opportunities for People with AIDS) in the 5-Year Strategic Plan above.

### **17. SPECIFIC HOPWA OBJECTIVES**

*Specific HOPWA Objectives response:*

This item is not applicable to the City of Quincy and Quincy/Weymouth Consortium.

## Other Narrative

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

### **18. LISTING OF PROJECTS**

The following pages contain the listing of Consolidated Plan projects for the City of Quincy and Quincy/Weymouth Consortium, Massachusetts.

## **LISTING OF CONSOLIDATED PLAN PROJECTS AND PERFORMANCE MEASUREMENT SYSTEM**

This section and Schedules D-1 to D-3 have replaced the former Table 3 Consolidated Plan Listing of Projects.

For details on resources that are expected to be available to implement the projects outlined in Section C above and described in the following Section, please refer to **Schedules D-1** (*CDBG and Miscellaneous Income*), **D-2** (*HOME*), and **D-3** (*ESG, McKinney*). The address of each implementing organization is indicated in parenthesis beside the organization's name. Having multiple output, outcome indicators generally indicates that the grantee or subrecipient organization will be undertaking multiple activities.

In response to the HUD CPD Notice 03-93. Quincy has developed a Performance Measurement System that has two (2) types of outcome measures: a) Outcome statements; and b) Outcome indicators.

The Outcome Statements were based on the "Consensus Document: Joint HUD/OMB/Grantee Outcome Measurement Working Group," dated November 20, 2004. This Group was formed in June, 2004 to develop an Outcome Measurement System for key federal community development programs, including the CDBG and HOME. The Group is comprised of representatives from the Council of State Community Development Agencies, the National Community Development Association, the National Association of County Community Economic Development, the National Association of Housing and Redevelopment Officials, HUD's Office of Community Planning and Development, and the Office of Management and Budget. The System sought to generate outcome measures that could be linked to the overarching objectives of these community development programs (i.e., suitable living environment; decent affordable housing; and creating economic opportunities). In doing so, the aggregation, at the national level, of outputs and outcomes reported by the many CDP activities throughout the country would be more manageable and feasible.

Quincy's Outcome Indicators were developed to generate more local measures of outcomes (benefits or impacts). These indicators represent measurable or quantifiable outcomes of the activities, without regards to considerations for national aggregation of data.

### **COMMUNITY DEVELOPMENT**

#### **PUBLIC SERVICES:**

##### PROJECT 1 - LIMITED CLIENTELE PROGRAMS/SERVICES:

General: Public Services programs that benefit individuals that are predominantly from low-moderate Income households.

South Shore Elder Services (159 Bay State Drive, Braintree, MA 02184)

- Description: Meals on Wheels program that delivers hot, nutritious noon time meals to several disabled adults delivered 5 days a week.
- National Objective: Low/Moderate Income Limited Clientele - presumed benefit
- Matrix Code - 05B; Service Area: City-wide
- Completion date: June 30, 2006
- Outcome Indicator: 5 disabled persons under the age of 60 have access to hot nutritious meals that they would not receive otherwise.

- Outcome Statement: 5 disabled persons under the age of 60 have access to hot nutritious meals for the purpose of creating a suitable living environment.

Good Shepherd Maria Droste Services (*1354 Hancock Street, Quincy, MA 02169*)

- Description: Weekly mental health counseling services provided by licensed professionals on a sliding scale fee basis to low and moderate income people who do not have insurance and/or fall through the cracks of the welfare system.
- National Objective: Low/Moderate Income Limited Clientele
- Matrix Code – 05M; Service Area: City-wide
- Completion date: June 30, 2006
- Outcome Indicator: 160 of the 217 clients counseled will make significant improvement in functioning, measured by an assessment instrument.
- Outcome Statement: 217 persons will have access to personal counseling for the purpose of creating a suitable living environment.

Quill (*316 Hancock Street, Quincy, MA 02171*)

- Description: Weekly-teaching classes for developmentally disabled adults to improve social and academic functioning.
- National Objective: Limited Clientele Presumed Benefit
- Matrix Code – 05B; Service Area: City-Wide
- Completion Date: June 30, 2006
- Outcome Indicator: 15 of 20 students will make significant improvement in social and academic functioning.
- Outcome Statement: 20 students will have access to programs for the developmentally disabled adults for the purpose of creating a suitable living environment.

Interfaith Social Services (*776 Hancock Street, Quincy, MA 02170*)

- Description: Successful Transitions provides interview appropriate clothing and support services to low-income women seeking employment. The goal of the program is to empower welfare to work women by improving their self-image.
- National Objective: Low Moderate Income – Limited Clientele
- Matrix Code 05H; Service Area: City-Wide
- Completion date: June 30, 2006
- Objective: Low/Moderate Income Limited Clientele
- Completion date: June 30, 2006
- Outcome Indicator: 40 of the 50 unduplicated clients will obtain job interviews and 25 will find permanent part-time or full-time jobs.
- Outcome Statement: 50 clients will have access to job opportunities for the purpose of creating economic opportunities.

Veterans Homeless Program (*Newport Avenue, Quincy, MA 02169*)

- Description: Housing services for homeless veterans.
- National Objective: Low/Moderate Income – Limited Clientele
- Matrix Code 05; Service Area: City-wide
- Completion date: June 30, 2006
- Outcome Indicator: 8 homeless veterans will live a sober lifestyle
- Outcome Statement: 8 homeless veterans will have access to housing services for the purpose of creating a suitable living environment.

PROJECT 2 - FAMILY PROGRAMS/SERVICES:

General: Public Services that benefit families that are predominantly from low-moderate income households.

Commission on the Family: Parent-to-Parent Program (*14 Chapman Street, Quincy, MA 02170*)

- Description: Various services and support to families of newborns, including home visits, baby supplies/necessities baskets, parenting informational bag, playgroups, and various activities for new mothers and their babies.
- National Objective: Low/Moderate Income Limited Clientele
- Matrix Code – 05; Service Area: City-wide
- Completion date: June 30, 2006
- Outcome Indicator: 75% of the 140 families will benefit from new knowledge about resources available to them.
- Outcome Statement: 300 persons in 140 families will have the opportunity to have access to new knowledge for the purpose of creating a suitable living environment.

Commission of the Family: Transitional Housing Program (*68 Saratoga Street, Quincy, MA 02171*)

- Description: Transitional housing to homeless families in nine housing units leased from the Elder Housing Corporation and the Quincy Housing Authority using McKinney Funds. (Please see Homeless/Special Needs project # 37)
- National Objective: Low/Moderate Income Limited Clientele
- Matrix Code – 05; Service Area: City-wide
- Completion date: June 30, 2006
- Outcome Indicator: 20 unduplicated homeless families will have more stable housing with their children remaining in the Quincy Public Schools system.
- Outcome Statement: 60 persons in 20 unduplicated homeless families will have access to transitional housing for the purpose of providing decent housing.

Quincy Community Action Program: Emergency Food Center (*388 Granite Street, Quincy, MA 02169*)

- Description: Supplemental food, information and advocacy to low and moderate income individuals and families whose income is not sufficient to cover the cost of food and other basic necessities.
- National Objective: Low/Moderate Income Limited Clientele
- Matrix Code – 05; Service Area City-Wide
- Completion date: June 30, 2006
- Outcome Indicator: 80% of 2,290 persons served will report that food received helped them prepare more nutritious meals and save money to pay essential bills.
- Outcome Statement: 2,290 persons will have access to emergency food for the purpose of creating a suitable living environment.

Asian Affairs (*Office of Constituent Services, 1305 Hancock Street, Quincy, MA 02169*)

- Description: Translation services, counseling, outreach and referrals to the growing Asian population to enable them to access government and other services.
- National Objective: Low/Moderate Income Limited Clientele
- Matrix Code – 05; Service Area; City-wide
- Completion Date: June 30, 2006
- Outcome Indicator: 450 Asians or 80% will receive appropriate services (legal assistance, finance, housing, education, loans)

- Outcome Statement: 450 Asian persons will have access to government and other resources for the purpose of creating a suitable living environment.

PROJECT 18 - YOUTH PROGRAMS/SERVICES:

General: Public Services programs that benefit the youth from predominantly low- to moderate income households.

Quincy After School Child Care, Inc. (*44 Billings Road, Quincy, MA 02170*)

- Description: After-school programs for children ages 4.8 to 12 in their schools where they benefit from a safe environment. Low moderate income families receive tuition grants for reduced child care costs. At-risk students receive outreach and counseling also.
- National Objective: Low/Moderate Income Limited Clientele
- Matrix Code -05D; Service Area: City-Wide
- Completion date: June 30, 2006
- Outcome Indicator: 10 children will have less exposure to negative elements such as drugs, peer pressure and improve their grades.
- Outcome Statement: 10 children will have access to day care services for the purpose of creating a suitable living environment.

PROJECT 27 - SENIOR PROGRAMS/SERVICES:

General: Public Services programs that benefit the senior population.

Beechwood Community Life Center (*440 East Squantum Street, Quincy, MA 02171*)

- Description: Various services and activities for seniors including; information and referral, outreach, legal counseling, telephone reassurance, informational mailings, support groups, health alert bracelets, minor home repair, fire detector monitoring/installation, seminars, workshops, current events breakfast and discussion groups, recreational activities and fitness activities, health insurance counseling, blood pressure/health clinics, and caregivers.
- National Objective: Low/Moderate Income Limited clientele - presumed benefit
- Matrix Code- 05A; Service Area: City Wide
- Completion date: June 30, 2006
- Outcome Indicator: 25% of the 3,000 participating seniors will report benefits (improved health; reduced feeling of isolation or loneliness) from various senior programs as measured through Senior advisory council reviews and evaluations.
- Outcome Statement: 3,000 seniors will have access to various senior programs for the purpose of creating a suitable living environment.

Squantum Community Center (*136 Standish Road, Quincy, MA 02171*)

- Description: Recreational activities and health related services for seniors including, knitting, arts and crafts, blood pressure and flu shot clinics.
- National Objective: Low/Moderate Income Limited Clientele – presumed benefit
- Matrix Code: 05A; Service Area: Census tract 4174
- Completion date: June 30, 2006
- Outcome Indicator: 25% of 200 participating seniors will report benefits (improved health; reduced feeling of isolation or loneliness) from various senior programs as measured through surveys.
- Outcome Statement: 200 seniors will have access to various senior activities for the purpose of creating a suitable living environment.

Asian American Service Association (*550 Hancock Street, Quincy, MA 02170*)

- Description: Various senior activities, including Quing Kung, Tai-chi, socials and celebration gatherings, outdoor programs, workshops/seminars, and arts & crafts programs.
- National Objective: Low/Moderate Income Limited Clientele - presumed benefit
- Matrix Code: 5A: Service Area - City Wide
- Completion date: June 30, 2006
- Outcome Indicator: 80% of 200 participating seniors will report that their physical and mental health is better as a result of the programs.
- Outcome Statement: 200 Asian seniors will have access to various senior programs for the purpose of creating a suitable living environment.

Quincy Council on Aging (*83 Saratoga Street, Quincy, MA 02171*)

- Description: Medical and non-medical transportation services, and various health and recreational services for seniors, including exercise classes, flu shot and blood pressure clinics, counseling, support groups, workshops and seminars.
- National Objective: Low/Moderate Income Limited Clientele - presumed benefit
- Matrix Code: 05A : Service Area: city-wide
- Completion date: June 30, 2006
- Outcome Indicator: 3,600 seniors served would be able to make medical appointments that they would not have otherwise without this service, without great cost and inconvenience to them.
- Outcome Statement: 3,600 seniors will have access to senior transportation services for the purpose of creating a suitable living environment.

PROJECT 9 - AREA BENEFIT NEIGHBORHOOD CENTERS & ASSOCIATIONS:

General: Public Services programs that are undertaken by neighborhood centers servicing low - to moderate income neighborhoods.

Germantown Neighborhood Council/YMCA (*333 Palmer Street, Quincy, MA 02169*)

- Description: Various community services and activities for all age groups, including; school vacation and sports camps, girl power camp, cheerleading and dance programs, recreational and athletic activities, drama, arts and crafts, peer leader educational programs, citizen's police academy for youth, homework center/tutoring, reading group, boys for change, mom & tot playgroups, parenting workshops, people of color focus groups, family literacy program, holiday assistance, field trips, college financial assistance, cultural events/education, intergenerational activities, and women's workshops.
- National Objective: Low/Moderate Income Area Benefit
- Matrix Code 05; Service Area: Census tract 4178.02
- Completion date: June 30, 2006
- Outcome Indicator: 1,000 adults, youth and seniors will report benefits to participating in programs such as improvement in their self-esteem, confidence, communication and parenting skills, etc.
- Outcome Statement: 1,000 individuals will have access to various public service activities for the purpose of creating a suitable living environment.

PROJECT 11 - LIMITED CLIENTELE NEIGHBORHOOD CENTERS:

General: Public Services programs undertaken by neighborhood centers to benefit predominantly low- to moderate income persons.

Atlantic Neighborhood Association (*11 Hayward Street, Quincy, MA 02171*)

- Description: Senior, youth and community programs, that provide various activities, including summer and school vacation workshops, after school homework help, teen drop-in center, babysitting classes, holiday activities and assistance, community newsletter, ID program, socials and recreational activities.
- Completion date: June 30, 2006
- National Objective: Low/Moderate Income Limited Clientele
- Matrix Code 05A; Service Area: Census tract 4175.01 and 4175.02
- Outcome Indicator: 70 Seniors will report improvement in social functioning (Improved attitudes, reduced stress, and improved social skills).
- Outcome Statement: 70 seniors will have access to senior programs for the purpose of creating a suitable living environment.
- Matrix Code 05D; Service Area: Census tract 4175.01 and 4175.02
- Outcome Indicator: 50% of the 40 students who will receive special help will improve their grades.
- Outcome Statement: 40 students will have access to tutors for the purpose of creating a better living environment.
- Matrix Code 05; Service Area: Census tract 4175.01 and 4175.02
- Outcome Indicator: 12 adults increase in adult community involvement.
- Outcome Statement: 12 adults will have access to new and existing programs for the purpose of creating a suitable living environment.

Montclair/Wollaston Association

- Description: Purchase and provide used musical instruments to schools to be used by Low/Moderate income youth whom otherwise would not be able to afford to learn on or purchase their own instruments. Senior services include information and referral services, including newsletters and guest speaker services.
- Completion date: June 30, 2006
- National Objective: Low/Moderate Income Limited Clientele
- Matrix Code – 05A; Service Area Census tract 4172.00 and 4176.02
- Outcome Indicator: 50% of 6 students will continue playing their musical instruments.
- Outcome Statement: 6 Students will have access to music lessons for the purpose of creating a suitable living environment.
- Matrix Code – 05D; Census tract 4172.00 and 4176.02
- Outcome Indicator: 20% of 50 residents that attend neighborhood meetings are referred to other agencies, some become more involved in local issues after hearing speakers.
- Outcome Statement: 50 residents will have access to programs for the purpose of creating a suitable living environment.

Houghs Neck Community Council, Inc (*1193 Sea Street, Quincy, MA 02169*)

- Description: Youth, Women and Community /Senior programs that provide various activities, including; dance classes, fair foods program, neighborhood bulletin, arts and crafts, homework tutoring, summer enrichment, recreational activities and socials, mom & tot playgroups, computer classes, seminars, and book clubs.
- Completion date: June 30, 2006
- National Objective: Low/Moderate Income Limited Clientele.
- Matrix Code 05: Service Area: Census tract 4178.01

- Outcome Indicator: 70% of 30 women will show improved behavior (Increase socialization, increase self-esteem, school skills, reduce isolation).
- Outcome Statement: 30 Women participants will have access to programs for the purpose of creating a suitable living environment
- Matrix Code 05; Service Area: Census tract 4178.01
- Outcome Indicator: 90% of 500 Community/Parents will report that because of the program their family members have improved communication. Husbands and wives who are given 2-3 hours of quality time alone will improve their communication.
- Outcome Statement: 500 individuals and parents will have access to programs, for the purpose of creating a suitable living environment.
- Matrix Code 05D; Service Area: Census tract 4178.01
- Outcome Indicator: As a result of youth program, 100 youths will be less exposed to negative influences, such as drugs, alcohol.
- Outcome Statement: 100 youths will have access to group interactions for the purpose of creating a suitable living environment.
- Matrix Code 05A; Service Area: Census tract 4178.01
- Outcome Indicator: 50% of 68 Seniors will report improvement in lifestyle, reduced isolation, social stimulation, etc.
- Outcome Statement: 68 Seniors will have access to senior programs for the purpose of creating a suitable living environment.

Ward II Community Center (*16 Nevada Road, Quincy, MA 02169*)

- Description: Various community services and activities for all age groups, including, cheerleading and dance programs, karate, arts and crafts, summer programs, mom and tot playgroups, senior recreation and socials, and blood pressure clinics.
- Completion date: June 30, 2006
- National Objective: Low/Moderate Income – Limited Clientele
- Matrix Code 05A; Service Area: Census tracts 4179.01 and 4179.02.
- Outcome Indicator: 20% of 70 seniors will report through surveys improvement in health stamina, concentration and relationship skills.
- Outcome Statement: 70 seniors will have access to senior programs for the purpose of creating a suitable living environment.
- Matrix Code 05; Service Area: Census tracts 4179.01 and 4179.02
- Outcome Indicator: 25% of 29 adults participating will report improved health, self-confidence, increased energy.
- Outcome Statement: 29 adults will have access to neighborhood center programs for the purpose of creating a suitable living environment.
- Matrix Code 05D; Service Area: Census tracts 4179.01 and 4179.02
- Outcome Indicator: 25% of 50 Youth will report through surveys improvement in relationship skills.
- Outcome Statement: 50 Youth will have access to youth program for the purpose of creating a suitable living environment.

Ward IV Neighborhood Association (*100 Brooks Avenue, Quincy, MA 02169*)

- Description: Various services and activities, including school enrichment programs, active parenting courses, support groups, blood pressure clinics and senior activities.
- National Objective;: Low/Moderate Income Limited Clientele Benefit
- Completion date: June 30, 2006
- Matrix Code 05A; Service Area: Census tract 4180.01, etc.
- Outcome Indicator: 80% of the 30 seniors participating will report improvement in their self-esteem, confidence, parenting skills, etc.

- Outcome Statement: 30 seniors will have access to important educational seminars for the purpose of creating a suitable living environment.
- Matrix Code 05D; Service Area: Census tract 4180.01, etc.
- Outcome Indicator: 80% of the 25 children/youth participants will have access to affordable after school activities.
- Outcome Statement: The 25 children/youth and will have access to youth programs for the purpose of creating suitable living environment.
- Matrix Code 05; Service Area: Census tract 4180.01, etc.
- Outcome Indicator: 30 Single parents will join effective support groups.
- Outcome Statement: 30 Single parents will have access to groups for the purpose of creating a suitable living environment.
  
- OTHER COMMUNITY DEVELOPMENT

### PROJECT 3 - CODE ENFORCEMENT

Quincy Health Department (*1385 Hancock Street, Quincy, MA 02169*)

- Description: Perform code inspections for health and safety and lead paint violations in low and moderate-income areas.
- National Objective: Low/Moderate Income Area Benefit
- Completion date: June 30, 2006
- Matrix Code 15; Service Area: Census Tracts and Block Groups (4172 bg 2 & 6; 4175.01 bg 1; 4175.02 bg 7; 4176.02 bg 2; 4177 bg 2 & 3; 4178.02; 4179.01 bg 2,4 & 5; 4179.02 bg 6 & 8; 4180.01 bg 5 & 7; 4180.02 bg 4; 4181.00 bg 4; 4182.00 bg 2.)
- Outcome Indicators: 110 code inspections to take place in low/mod areas plus code violations and threats to public health & safety will be addressed.
- Outcome Statement: 110 properties will have access to code enforcement activities for the purpose of providing decent housing.

### PROJECT 4 - PUBLIC FACILITIES LOW AND MODERATE INCOME

Manet Community Health Center (*1193 Sea Street and 9 Bicknell Street, Quincy, MA 02169*)

- Description: Acquire and renovate a former Church for the use as a community center.  
Objective: Low/Moderate Area Benefit And Low/Moderate Income Limited Clientele Benefit
- Completion date: June 30, 2006
- Matrix Code 03P; Service Area: Census Tracts 4178.01 and 4178.02 (BG 1&2)
- Outcome Indicators: Renovation of a community health center allowing patients to feel safe and confident in a clean renovated health center; and services in different locations will consolidated and new services offered;
- Outcome Statement: Renovation of a community health center for the purpose of creating suitable living environments

Work Inc. (*3 Arlington Road, Quincy, MA 02171*)

- Description: Construct new building to house Work Inc.
- National Objective: Presumed benefit Low/Moderate Income Limited Clientele Benefit
- Completion date: June 30, 2006
- Matrix Code 03B; Service Area: City wide
- Outcome Indicator: Construction of center, allowing mentally disabled people employment training and employment, therefore, increasing the number of economic independent disabled people.
- Outcome Statement: 1,000 persons with disability will have access to the center for the purpose of creating economic opportunities.

Atlantic Neighborhood Center Construction (*Hancock Street, Quincy, MA 02169*)

- Description: Renovation of part of the North Quincy Public Library for use as a community center.
- National Objective: Low/Moderate Income Limited Clientele
- Completion date: June 30, 2006
- Matrix Code 03E; Service Area: Census Tract 4176.02
- Outcome Indicator: One municipal facility will be renovated to use as a neighborhood center permitting public services primarily to low and moderate-income persons.
- Outcome statement: One public facility that is renovated will allow accessibility to a neighborhood center for the purpose of creating suitable living environments

Germantown Neighborhood Center Construction (*Germantown, Quincy, MA 02169*)

- Description: Acquire and renovate a former church (St. Boniface) for the use as a community center National Objective: Low/Moderate Income Area Benefit
- Completion date: June 30, 2006
- Matrix Code 03E; Service Area: Census Tract 4178.02
- Outcome Indicator: Construction of one public facility for use as a neighborhood center permitting the expansion of public services primarily to low and moderate-income persons.
- Outcome statement: One public facility renovated will be accessible to residents for the purpose of creating suitable living environments

Handicapped Accessibility Projects (*Quincy, MA 02169, 02170, 02171*)

- Description: Construct handicapped equipment in public facilities
- National Objective: Low/moderate Income Limited Clientele
- Completion date: June 30, 2006
- Matrix Code 03; Service Area: City wide
- Outcome Indicator: Preparation of one public facility for handicapped accessibility;
- Outcome Statement: Handicap accessibility to one public facilities for the purpose of creating suitable living environments

Quincy Housing Authority – Elevated Board Walk (*Doane Street, Quincy, MA 02169*)

- Description: Construct of an elevated board walk
- National Objective: Low/Moderate Income Limited Clientele
- Completion date: June 30, 2006
- Matrix Code 03F; Service Area: Census Tract 4178.02
- Outcome Indicator: Construction of elevated board walk, providing safe access to the beach primarily to low and moderate-income persons
- Outcome Statement: 500 persons in low-moderate income neighborhood will have accessibility to the beach for the purpose of creating suitable living environments

PROJECT 7 – PUBLIC FACILITIES -SLUMS AND BLIGHT

General: Renovation of Public Facilities to address slum/blight conditions or for Historic Preservation (RESERVE)

PROJECT 6 – NEIGHBORHOOD PUBLIC IMPROVEMENT

Departments of Planning and Community Development and Public Works

- Public Works Reconstruction/Repair,
- Description: Engineering design and infrastructure construction of streets/sidewalks at various low-moderate-income neighborhoods
- National Objective: Low-Moderate Income Area Benefit
- Completion date: June 30, 2006
- Matrix Code 03K; Service Area: Low-mod areas
- Outcome Indicator: Approximately 6 repaired streets (2000 feet) will have paved surfaces, good water drainage system, no cracks, holes or depressions on streets, or adequate lighting and traffic control allowing persons to safe streets and sidewalks
- Outcome Statement: Renovation of approximately 6 streets (2000 feet) (6000 people) for sustainability for the purpose of creating economic opportunity.

PROJECT 5 - URBAN DISTRICT REVITALIZATION

Department of Public Works (*55 Sea Street, Quincy, MA 02169*)

Quincy Central Business District Revitalization (*Hancock Street and surrounding areas, Quincy, MA 02169*)

- Description: Engineering design and infrastructure construction at various locations in the Central Business District to address slum and blight conditions
- National Objective: Slum and Blight Area
- Completion date: June 30, 2006
- Matrix Code 03K; Service Area: Quincy Center Urban Revitalization District in Census Tract 4177
- Outcome Indicator: Renovation of streets and sidewalks on 1-2 streets (1000 feet) in Quincy Center, all streets repaired will have paved surfaces, good water drainage system, no cracks, holes or depressions on streets, or adequate lighting and traffic control allowing persons to have safe streets and sidewalks
- Outcome Statement: Renovation of 1-2 (1000 feet) (1000-2000 people) streets for sustainability for the purpose of creating economic opportunity.

PROJECT 10 – QUINCY 2000 COMMERCIAL LOAN PROGRAM

Quincy 2000 Collaborative (*1250 Hancock Street, Quincy, MA 02169*):

Commercial Loan Program

- Description: Loan and Grant program assisting businesses through low interest loans, which will create jobs for low and moderate-income people.
- National Objective: LOW/MODERATE Income Job Creation
- Completion date: June 30, 2006
- Matrix Code 18A; Service Area: City-wide Commercial Districts
- Outcome Indicator: 2 business loan will be approved creating economic opportunities by allowing 6 full time equivalency (FTE) jobs will be created and 5 FTE jobs will be held by or available to Low and Moderate income persons
- Outcome statement: 2 businesses will have access to commercial loans that will create 5 FTE for the purpose of creating economic opportunities.

PROJECT 34 – QUINCY 2000 TECHNICAL ASSISTANCE TO MICROENTERPRISES

Quincy 2000 Collaborative (*1250 Hancock Street, Quincy, MA 02169*):

Technical Assistance to Microenterprises

- Description: Provide business loans and technical assistance to Microenterprise eligible persons
- National Objective: Limited clientele – Micro-enterprise (570.208 [ii] [iii])
- Completion date: June 30, 2006
- Matrix Code 18C; Service Area: City-wide Commercial Districts
- Outcome Indicator: 6 financing packages will be developed for funding assistance creating economic opportunities by allowing 2 business to be created or expanded
- Outcome Statement: 2 businesses will be access to commercial loans for the purpose of creating economic opportunities.

#### PROJECT 36 – QUINCY 2000 TECHNICAL ASSISTANCE FOR JOBS CREATION

Quincy 2000 Collaborative (*1250 Hancock Street, Quincy, MA 02169*):  
Technical Assistance for Jobs Creation

- Description: Provide business loans and technical assistance to businesses that will create or make jobs for low and moderate income persons
- National Objective: Low/Moderate Income Job Creation (570.203)
- Completion date: June 30, 2006
- Matrix Code 18D; Service Area: City-wide Commercial Districts
- Outcome Indicator: 3 financing packages will be developed for funding assistance creating economic opportunities by allowing 1 business to be created or expanded and 2 full time equivalency (FTE) jobs will be created of which 1 FTE jobs held by low and moderate-income persons.
- Outcome statement: 1 businesses will have access to commercial loans and 1 FTE jobs will be held by or available to Low and Moderate income persons for the purpose of creating economic opportunities

#### PROJECT 8 - PLANNING AND ADMINISTRATION

Department of Planning and Community Development (*1305 Hancock Street, Quincy, MA 02169*)

- Description: General administrative costs for CDBG program; monitoring and oversight of CDBG-funded projects and activities; grant applications; compliance with federal regulations; preparation of CAPER and Consolidated Annual Plan; preparation of Planning studies.
- Completion date: June 30, 2006
- Service Area: City-wide
- Output: Administration of CDBG, HOME, ESG and other grants
- Outcome: Compliance with CDBG, HOME, ESG and other grant conditions
- Outcome Indicator: No major findings; at least 65% of CDBG and program income expended.

Quincy Community Action Program QCAP (*1509 Hancock St, Quincy MA 02169*)

- Description: Offers assistance to first time homebuyers, homeowners, tenants, landlords, homeless, and near homeless families to help secure and stabilize housing. QCAP holds workshop to educate residents about first time homebuyer opportunities, and to educate tenants and landlords about their rights and responsibilities.
- Completion Date: June 30, 2006
- Geographic Area: City-wide
- Output: 95 FTHB will complete workshop.
- Outcome: Increased number of low and moderate-income households receive FTHB training.
- Outcome Indicator: 95 FTHB will complete workshop.

PROJECT 15 - SECTION 108 LOAN REPAYMENT (Quincy Shipyard)

- Description: Planned Repayment of Section 108 Loan Guarantee; Annual repayment of Section 108 Loan Guarantee in the amount of \$732,186.50. The property was sold in early spring 2004 to a private business.
- National Objective: Low-Moderate Income Jobs Creation
- Completion date: June 30, 2016
- Geographic Area: Census Tract 4179.01

**HOUSING**

PROJECT 24 – NON-PROFIT HOUSING REHABILITATION (OHR)

Quincy Office of Housing Rehabilitation (*1305 Hancock St, Quincy, MA 02169*)

- Description: Grants and loans to eliminate substandard conditions of non-profit housing units: Including Work Inc; Kendrigan Place
- National Objective: LOW/MODERATE Housing
- Completion Date: June 30, 2006
- Matrix Code: 14B; Geographic Area: Winter St.; Greenleaf St.
- Outcome Statement: Rehabilitation of 9 Non-Profit Housing Units to maintain housing affordability for the purpose of providing decent affordable housing.

PROJECT 13 – SINGLE FAMILY HOUSING REHABILITATION (OHR)

Quincy Office of Housing Rehabilitation (*1305 Hancock St., Quincy, MA 02169*)

- Description: Grants and loans to eliminate substandard living conditions, control lead paint hazards, prevent flood damage, etc. in owner occupied households;
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006
- Matrix Code: 14A; Service Area: City-wide
- Outcome Statement: Rehabilitation of 35 Single-Family Housing Units to maintain housing affordability for the purpose of providing decent affordable housing.

PROJECT 14 – MULTI FAMILY HOUSING REHABILITATION (OHR)

Quincy Office of Housing Rehabilitation (*1305 Hancock St, Quincy, MA 02169*)

- Description: Grants and loans to eliminate substandard living conditions in rental units occupied by Low-moderate income tenants.
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006
- Matrix Code 14B; Service Area: City-wide
- Outcome Statement: Rehabilitation of 11 Multi-Family Housing Units to maintain affordability for the purpose of providing decent affordable housing.

PROJECT 19 – HOUSING REHABILITATION (SLUMS/BLIGHT)

Quincy Office of Housing Rehabilitation (*1305 Hancock St., Quincy, MA 02169*)

- Description: Loans to eliminate substandard living conditions or prevent flood damage, etc.
- National Objective: Slums-Blight Spot
- Completion Date: June 30, 2006
- Matrix Code 14A: Service Area: City-wide

- Outcome Statement: Rehabilitation of 1 Housing Unit that addresses Slum/Blight spot conditions to sustain housing for the purpose of creating suitable living environment.

PROJECT 16 – MULTI FAMILY HOUSING REHABILITATION (NHS)

Neighborhood Housing Services of the South Shore (NHS) (1200 Hancock St, Quincy MA 02169)

- Description: Grants and loans to eliminate substandard living conditions in rental units occupied by low-moderate income tenants
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006
- Matrix Code: 14A; Service Area: Wards 1, 2, 3, and 4
- Outcome Statement: Rehabilitation of 10 Multi-Family Housing Units to maintain, affordability for the purpose of providing decent affordable housing.

PROJECT 17 – SINGLE FAMILY REHABILITATION (NHS)

Neighborhood Housing Services of the South Shore (NHS) (1200 Hancock St, Quincy MA 02169)

- Description: Grants and loans to eliminate substandard living conditions in owner occupied households.
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006
- Matrix Code: 14A; Service Area: Wards 1, 2, 3, and 4
- Outcome Statement: Rehabilitation of 15 Single-Family Housing Units to maintain housing affordability for the purpose of providing decent affordable housing.

PROJECT 21 – QUINCY FIRST TIME HOME BUYER PROGRAM

Quincy Department of Planning and Community Development (1305 Hancock St, Quincy MA 02169)

- Description: Provides to first time homebuyers that meet certain income requirements financial assistance in the form of down payment and closing cost assistance, and interest subsidy on the second mortgage.
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006
- Matrix Code 13; Service Area (location of property to be acquired): City-wide
- Outcome Statement: Assist 2 Households to afford their own home for the purpose of providing decent affordable housing.

PROJECT 22 – QUINCY CHDO AFFORDABLE HOUSING

Neighborhood Housing Services of the South Shore, (1200 Hancock St, Quincy, MA 02169) and/or Quincy Community Action Programs Inc, (1509 Hancock St., Quincy, MA 02169)

- Description: Grants and loans to CHDO's for affordable housing development
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006
- Matrix Code 14G; Geographic Area: Quincy
- Outcome Statement: Create 7 new Affordable Housing Units for the purpose of providing decent affordable housing.

PROJECT 12 – LEAD HAZARD CONTROL

Quincy Office of Housing Rehabilitation (1305 Hancock St., Quincy, MA 02169)

- Description: Grants and loans to complete lead abatement or interim control on housing units occupied by low-moderate income households with children under 6.
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006
- Service Area: City-wide
- Outcome Statement: Rehabilitate 10 Housing Units with lead hazard control to maintain affordability for the purpose of providing decent affordable housing.

PROJECT 25 – HOME – QUINCY ADMINISTRATION

Department of Planning and Community Development (1305 Hancock St, Quincy MA 02169)

- Description: Administration of HOME grant funds; responsibilities include budgeting, financial management, subrecipient monitoring, etc.
- Completion Date: June 30, 2006
- Service Area: City-wide
- Outcome Statement: Affordability for the purpose of providing decent affordable housing.

PROJECT 32 – WEYMOUTH FIRST TIME HOMEBUYER PROGRAM

Weymouth Dept. of Planning & Community Development (75 Middle St., Weymouth MA 02189)

- Description: Down payment and closing cost assistance loans to first time homebuyers / funded from program income
- Completion date: June 30, 2006
- Service Area: Townwide
- Outcome Statement: Assist 5 Households with affordability for the purpose of providing decent affordable housing.

PROJECT 31 – WEYMOUTH REHABILITATION

Weymouth Dept. of Planning & Community Development (75 Middle St., Weymouth MA 02189)

- *Not applicable for 2006*

PROJECT 30 – WEYMOUTH CHDO AFFORDABLE HOUSING

Neighborhood Housing Services of the South Shore, (1200 Hancock St., Quincy, MA 02169) and/or Quincy Community Action Programs Inc. (1509 Hancock St., Quincy, MA 02169)

- Description: Loan funding to CHDO's for affordable rental unit development
- Completion Date: June 30, 2006
- Matrix Code 14G; Service Area: Weymouth
- Outcome Statement: Create 5 new Affordable Housing Units for the purpose of providing decent affordable housing.

PROJECT 28 – WEYMOUTH CHDO OPERATING

Neighborhood Housing Services of the South Shore, (1200 Hancock St., Quincy, MA 02169) and Quincy Community Action Programs Inc. (1509 Hancock St., Quincy, MA 02169)

- Description: Administrative costs for activities associated with CHDO housing development
- Completion Date: June 30, 2006
- Outcome Statement: Affordability for the purpose of providing decent affordable housing.

PROJECT 35 – WEYMOUTH TENANT BASED ASSISTANCE

Quincy Community Action Programs, Inc., (1509 Hancock St., Quincy, MA 02169)

- Not applicable for 200626

PROJECT 30 – WEYMOUTH HOME ADMINISTRATION

Dept. of Planning & Community Development (75 Middle St., Weymouth, MA 02189)

- Description: General administrative costs for the HOME Program including program implementation and management, monitoring and preparation of reports.
- Completion Date: June 30, 2006
- Service Area: Weymouth
- Outcome Statement: Affordability for the purpose of providing decent affordable housing.

PROJECT 23– QUINCY RENTAL PRODUCTION

Elder Housing Corporation (Saratoga Street, Quincy, MA 02169)

- Description: Supplemental HOME funds to support a Low Income Tax Credit development that will create 223 new senior housing units.
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006
- Matrix Code 12; Geographic Area: CT 4175.01
- Outcome Statement: Create 223 new Affordable Housing Units for the purpose of providing decent affordable housing.

PROJECT 33– WEYMOUTH RENTAL PRODUCTION

Brockton Area Multi Services (BAMSI)

- Description: Supplemental HOME funds for development of 2 units in a 24 unit affordable rental project.
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006
- Matrix Code 12; Geographic Area: Weymouth CT 4221
- Outcome Statement: Create 4 new Affordable Housing Units for the purpose of providing decent affordable housing.

PROJECT 29 – AMERICAN DREAM DOWNPAYMENT INITIATIVE (ADDI)

Quincy Department of Planning and Community Development (1305 Hancock St, Quincy MA 02169) & Weymouth Dept. of Planning & Community Development (75 Middle St., Weymouth MA 02189)

- Description: Provides to first time homebuyers that meet certain income requirements financial assistance in the form of down payment and closing cost assistance, and interest subsidy on the second mortgage.
- National Objective: Low/Moderate Housing
- Completion Date: June 30, 2006

- Matrix Code 13; Service Area (location of property to be acquired): Quincy & Weymouth
- Outcome Statement: Assist 1 Households with affordability for the purpose of providing decent affordable housing.

### **HOMELESS/SPECIAL NEEDS**

#### **PROJECT 20 - ESG GRANT, HOMELESS SHELTER AND SERVICES**

Quincy Interfaith Sheltering Coalition (QISC) (*38 Broad Street, Quincy, MA 02169*)

- Description: Provide 24-hour, full service program for homeless men and women, including Counseling, housing search, nursing services, outreach programs for the homeless mentally ill, on-site substance abuse counseling, veterans' services, outreach to head injured clients and voice mail for housing and job search.
- Completion Date: June 30, 2006
- Service area: Quincy/Weymouth
- Outcome Statement: Provide accessibility to shelter to 120 homeless person nightly for the purpose of providing decent affordable housing.

#### **PROJECT M-1 - TRANSITIONAL HOUSING FOR FAMILIES**

Mayor's Commission on the Family (*Squantum Gardens, 68 Saratoga Street, Quincy, MA 02171*) and *Germantown*)

- Description: Provide transitional housing for nine (9) homeless families at two sites; services include case management services, with the objective of moving families towards independence in the community.
- Completion Date: June 30, 2006
- Service Area: Quincy
- Outcome Statement: Provide 9 Transitional Housing Units for the purpose of sustaining decent affordable housing for homeless families.

#### **PROJECT M-2 TRANSITIONAL HOUSING FOR VICTIMS OF DOMESTIC VIOLENCE**

Quincy Interfaith Sheltering Coalition (QISC) (*38 Broad Street, Quincy MA 02169*)

- Description: Provides transitional housing for battered women and their children who have become homeless due to domestic violence including intervention, assessment, case management and outreach through various shelter providers.
- Completion Date: April 30, 2007
- Service Area: Quincy/Weymouth
- Outcome Statement: Provide 7 Transitional Housing Units for the purpose of decent affordable housing for homeless families.

#### **PROJECT M-3 - SHP – PERMANENT HOUSING FOR DISABLED ADULTS**

Quincy Interfaith Sheltering Coalition (*38 Broad Street, Quincy, MA 02169*)

- Description: DMH House. Provides wide range of comprehensive services, which enable homeless adults to live independently in permanent supportive housing. This Program will fill a gap in the consortium with respect to a lack of permanent housing linked with supportive services for individuals with disabilities who are homeless.
- Completion Date: June 30, 2006
- Service Area: Quincy/Weymouth
- Outcome Statement: Provide 4 Affordable Permanent Housing Units for homeless individuals for the purpose of providing decent affordable housing.

**PROJECT M-4 - QUINCY/WEYMOUTH FAMILY HOUSING**

Neighborhood Housing Services of the SS & Shelter, Inc. (58-62 Winter St. Quincy MA 02169)

- Description: Provide permanent supportive housing and supportive services for homeless parents and their children who are in recovery from substance abuse. Seven total units of housing were created for families in recovery from substance abuse.
- Completion Date: June 30, 2004
- Service Area: Quincy/Weymouth
- Outcome Statement: Provide 4 Affordable Permanent Housing Units for homeless families for the purpose providing decent affordable housing.

**PROJECT M-5 - SHP – SOUTH SHORE HOUSING AND EMPLOYMENT INITIATIVE**

QISC's South Shore Housing & Employment Initiative (SHIP) (30 Broad Street, Quincy, MA 02169)

- Description: Links Homeless individuals to job-placement, training, support, and stabilization services. Participants are assisted with securing appropriate transitional, permanent-supportive, or permanent housing; and provides on-going supportive services for the individuals in housing.
- Completion Date: April 30, 2006
- Service Area: Quincy/Weymouth
- Outcome Statement: Provide accessibility to support services to 57 persons for the purpose of creating economic opportunity.

**PROJECT M-6 –PERMANENT HOUSING FOR THE HOMELESS – QUINCY/WEYMOUTH SHELTER + CARE**

Quincy Interfaith Sheltering Coalition's Permanent Housing Project  
Quincy Housing Authority (QHA) (80 Clay Street, Quincy, MA 02169)

- Description: Provides 64 Shelter + Care TRA subsidies through seven grant awards spanning the fiscal years 1994-2007.
- Completion Date: June 30, 2007
- Service Area: City-wide
- Outcome Statement: Provide 76 Affordable Permanent Housing Units for homeless individuals and families for the purpose providing decent affordable housing.

## **19. STATEMENT OF RESOURCES**

Please refer to the following pages (**Schedule B**) for a summary of Federal resources that are expected to be available and resources from private and non-Federal public sources that are reasonable expected to be available to address the priority needs and specific objectives identified in the strategic plan. This Schedule also shows the resources from private and non-private sources that will be leveraged by Federal funds.

*How the Consortium Will Satisfy the Home and ESG Matching Requirements:*

Emergency Shelter Grant (ESG) will leverage funds through fund raising, private donations, State funds, and Private Foundation funds.

ESG match is from the City. The City leases a City-owned building to QISC for them to use as the facility for their Emergency Shelter Program. The market rent for this building would be at least \$76,344 a month.

HOME match will be provided mainly through the Massachusetts Rental Voucher Program (MRVP) sponsored by the Commonwealth and through below market interest rates offered by private banks through the City's First Time Home Buyer Program and Massachusetts Housing Partnership.

**SCHEDULE B  
CITY OF QUINCY, MASSACHUSETTS  
QUINCY-WEYMOUTH CONSORTIUM**

**FINANCIAL RESOURCES  
PLANNED SOURCES AND USES**

Sources	Planned \$	Planned Uses
<b>1 Federal Grants</b>		
a) CDBG	\$ 2,381,419	
b) HOME	\$ 795,634	
c) ESG	\$ 91,921	
d) ADDI	\$ -	
e) Public Housing Operating Fund	\$ 1,870,655	
f) Public Housing Capital Fund	\$ 1,179,380	
g) Annual Contributions for Section 8 Tenant-Based Assistance	\$ 11,650,000	
h) Public Housing Drug Elimination Grant	\$ 2,744	
i) Resident Opportunity and Self-Sufficiency Grants	\$ 111,652	
<b>Other Federal Grants</b>		
j) Shelter Plus Care	\$ 703,589	
k) Shelter Plus Care Renewals	\$ 383,110	
l) State HOME (for First Time Home Buyer Prog)	\$ -	
m) Various ESG Related Federal Grants	\$ 608,072	
<b>2 Prior Year Federal Grants (unobligated funds only)</b>		
a) CDBG	\$ 1,169,262	
b) HOME	\$ 1,601,187	
c) ESG	\$ -	
d) Public Housing Operating Fund	\$ 227,400	
e) Public Housing Capital Fund	\$ 2,460,000	
f) Annual Contributions for Section 8 Tenant-Based Assistance	\$ 9,721,000	
g) Public Housing Drug Elimination Grant	\$ 150,000	
h) Resident Opportunity and Self-Sufficiency Grants	\$ 67,000	
<b>Other Federal Grants</b>		
l) Shelter Plus Care	\$ 1,410,866	
j) Shelter Plus Care Renewals	\$ 1,402,956	
k) State HOME (First Time Homebuyer)	\$ 88,700	
<b>3 Non-Federal Sources</b>		
a) Low Income Tax Credits	\$ 23,046,046	Rental Production
b) State's Soft Second Program/MRVP	\$ 839,316	First Time Homebuyer Program
c) Private Contribution - First Time Homebuyers	\$ -	First Time Homebuyer Program
d) Private Contribution - Rehabilitation	\$ 128,750	Housing Rehabilitation
e) Private Contribution - Rehabilitation	\$ 20,000	Non-Profit Housing
f) Private Contribution - Public Facilities	\$ 300,000	Construction/Renovation of Public Facilities

**SCHEDULE B  
CITY OF QUINCY, MASSACHUSETTS  
QUINCY-WEYMOUTH CONSORTIUM**

**FINANCIAL RESOURCES  
PLANNED SOURCES AND USES**

Sources	Planned \$	Planned Uses
g) State's Rental Voucher Program (MRVP)	\$ 372,049	HOME match
h) Leveraged Amounts - CHDOs	\$ 1,083,795	CHDO Development
i) Leveraged Amounts - McKinney	\$ 563,666	McKinney Homeless Programs
		Special Economic Development
j) Leveraged Amounts - Quincy 2000	\$ 40,000	Activities
k) Leveraged Amounts - Public Service Org	\$ 584,200	Public Services
l) Leveraged Amounts - Public Facilities	\$ 2,570,000	Public Facilities/Works
m) Leveraged Amount - City Planning	\$ 20,000	Planning and Administration
n) Leveraged Amounts - ESG - Local	\$ 830,628	Emergency Shelter Grant
o) Leveraged Amounts - ESG - Private	\$ 1,346,817	Emergency Shelter Grant
<b>4 Other Income (including Program Income)</b>		
a) Rental Rehabilitation Miscellaneous Income	\$ 60,000	Housing Rehabilitation Prog
b) Unexpended Economic Development RLF (Q2000)		Economic Development Prog
c) Sale of Property acquired with CDBG	\$ 100,000	Public Facilities
d) Housing Rehab Loan Repayments-CDBG-Est.	\$ 250,000	Housing Rehabilitation Prog
e) Housing Rehab Loan Repayments-HOME-Est.	\$ 115,000	Housing Rehabilitation Prog
f) First Time Homebuyer Recapture - HOME- Est.	\$ 75,000	Housing Rehab/FTHB
NOTE: Items 4 c to f are estimated program income for FY 2004-05		

**20. SCHEDULE D-1, D-2, D-3**

Please refer to these schedules of available funds on the following pages:

- Schedule D-1: CDBG and MISC INCOME
- Schedule D-2: HOME
- Schedule D-3: ESG and MCKINNEY VENTO HOMELESS ASSISTANCE

**SCHEDULE D -1: CDBG and MISC INCOME, AVAILABLE FUNDS, FY 2005-2006, CITY OF QUINCY, MASSACHUSETTS**

PROJ #	PROJECT TITLE	TOTAL FY 05-06		PRIOR YEARS UNCOMMITTED			UNLIQUIDATED		TOTAL COMMITTED & UNCOMM	TOTAL AVAILABLE (NEW+OLD)	EST LEVERAGED AMOUNT
		CDBG		CDBG		TOTAL	CDBG				
		Grant	PI/RLF	Grant	RLF	CDBG+PI	Grant	PI			
A	B	C	D	E	F	G	H	I	J	K	L
						E+F			G+H+I	C+D+J	
1	Limited Clientele Programs - Public Services	37,200	0	0	0	0	0	0	0	37,200	40,700
2	Family Programs-Public Services	89,108	0	0	0	0	0	0	0	89,108	189,000
18	Youth Programs - Public Services	8,250	0	0	0	0	0	0	0	8,250	4,000
27	Senior Programs -Public Services	186,675	0	0	0	0	0	0	0	186,675	213,500
9	Area Benefit Neighborhood Centers-Publ Serv	47,230	0	0	0	0	0	0	0	47,230	92,500
11	Limited Clientele Neighborhood Centers-Publ Serv	45,750	0	0	0	0	0	0	0	45,750	44,500
3	Code Enforcement	46,499	0	0	0	0	0	0	0	46,499	25,000
4 PRE	Renovation of Public Facilities (Low/Mod)	60,000	0	316,837	0	316,837	20,142	0	336,979	396,979	415,000
4	Renovation of Public Facilities	9,000	25,000	182,130	0	182,130	0	0	182,130	216,130	155,000
7	Renovation of Public Facilities/Hist Preserv (S/B)	0	0	0	0	0	0	0	0	0	0
6	Neighborhood Public Improvement	190,000	0	0	0	0	0	0	0	190,000	10,000
5	Urban Revitalization Districts-Quincy Center	156,000	0	281,500	0	281,500	0	0	281,500	437,500	2,000,000
24	Rehabilitation of Non-profit housing	50,000	0	0	0	0	0	0	0	50,000	0
13	Housing Rehab Loans/Grants (Single Family)	103,335	105,000	90,665	0	90,665	0	0	90,665	299,000	30,000
14	Housing Rehab Loans/Grants (Multi-Family)	5,000	50,000	10,000	0	10,000	0	0	10,000	65,000	15,000
12	Lead Hazard Control	0	50,000	9,335	0	9,335	0	0	9,335	59,335	10,000
19	Housing Rehab Loans/Grants-(S/B)	0	20,000	4,000	0	4,000	0	0	4,000	24,000	250,000
16	NHS Multi-Family	40,000	20,000	0	0	0	0	0	0	60,000	0
17	NHS Single Family Rehab	40,000	50,000	0	0	0	0	0	0	90,000	0
21	First Time Homebuyer's Program (City)	8,000	0	0	0	0	0	0	0	8,000	See HOME
22	Quincy CHDO Affordable Housing (see HOME)	0	0	0	0	0	0	0	0	0	See HOME
10	Quincy 2000 Commercial Loan/Grant	40,000	20,000	34,893	0	34,893	0	0	74,273	134,273	30,000
36	TA for Jobs Creation	0	0	39,380	0	39,380	0	0	179,380	179,380	5,000
34	Quincy 2000 Tech Asst to Microenterprise	0	0	140,000	0	140,000	0	0	140,000	140,000	5,000
8	Planning and Administration	476,284	0	60,522	0	60,522	0	0	60,522	536,806	30,000
15	Shipyards SEC 108 REPAYMENT	743,088	0	0	0	0	0	0	0	743,088	0
<b>TOTAL QUINCY</b>		<b>2,381,419</b>	<b>340,000</b>	<b>1,169,262</b>	<b>0</b>	<b>1,169,262</b>	<b>20,142</b>	<b>0</b>	<b>1,368,784</b>	<b>4,090,203</b>	<b>3,564,200</b>
<b>MISCELLANEOUS INCOME (Supp H Rehab)</b>			<b>60,000</b>		<b>110,000</b>	<b>110,000</b>			<b>110,000</b>	<b>170,000</b>	

**SCHEDULE D -2 - HOME, AVAILABLE FUNDS, FY 2005-2006, QUINCY - WEYMOUTH CONSORTIUM, MASSACHUSETTS**

PROJECT NUMBER	PROJECT TITLE	TOTAL FY 03-04		PRIOR YEARS UNCOMMITTED			UNLIQUIDATED		TOTAL COMMITTED & UNCOMM	TOTAL AVAILABLE (NEW+OLD)	EST LEVERAGED AMOUNT
		HOME		HOME		TOTAL	HOME				
		Grant	Est. PI	Grant	PI	HOME+PI	Grant	PI			
A	B	C	D	E	F	G E+F	H	I	J G+H+I	K C+D+J	L
13	Housing Rehab Loans/Grants (L/M) (See CDBG)	60,000	20,000	65,000	0	65,000	0	0	65,000	145,000	46,500
16	NHS Single Family Rehab (See CDBG also)	25,000	0	0	0	0	79,223	0	79,223	104,223	2,500
24	Non-Profit Housing Rehab	0	0	100,000	0	100,000	0	0	100,000	100,000	500,000
12	Lead Hazard Control	20,000	0	0	0	0	0	0	0	20,000	See CDBG
23	Rental Production (non-CHDO):	46,238	0	43,368	0	43,368	550,000	0	593,368	639,606	3,315,000
22	Quincy CHDO Affordable Housing	319,345	0	358,100	0	101,979	100,000	0	458,100	777,445	1,300,000
21	Quincy 1st Time Homebuyer	50,000	0	64,878	0	64,878	0	0	64,878	114,878	1,000,000
25	Quincy HOME Administration	57,843	0	22,000	0	22,000	0	0	22,000	79,843	0
	<b>TOTAL QUINCY</b>	<b>578,426</b>	<b>20,000</b>	<b>653,346</b>	<b>0</b>	<b>653,346</b>	<b>729,223</b>	<b>0</b>	<b>1,382,569</b>	<b>1,980,995</b>	<b>6,164,000</b>
	<b>WEYMOUTH PROJECTS</b>										
32	Weymouth 1st Time Homebuyer	0	20,000	51,825	0	51,825	0	0	51,825	71,825	826,500
31	Weymouth Rehabilitation (Reserved)	0	0	10,000	0	10,000	0	0	10,000	10,000	1,000
30	Weymouth CHDO Affordable Housing	32,581	0	485,085	149,077	634,162	0	0	634,162	666,743	155,000
28	Weymouth CHDO Operating	39,000	0	0	0	0	0	0	0	39,000	0
35	Weymouth Tenant Assistance	0	0	5,000	0	5,000	0	0	5,000	5,000	0
33	Weymouth Rental Production	123,907	0	183,016	0	183,016	0	0	183,016	306,923	0
26	Weymouth Administration- HOME	21,720	0	63,838	0	63,838	0	0	63,838	85,558	0
	<b>TOTAL WEYMOUTH HOME</b>	<b>217,208</b>	<b>20,000</b>	<b>798,764</b>	<b>149,077</b>	<b>947,841</b>	<b>0</b>	<b>0</b>	<b>947,841</b>	<b>1,185,049</b>	<b>982,500</b>
	<b>TOTAL QUINCY-WEYMOUTH CONSORTIUM</b>	<b>795,634</b>	<b>40,000</b>	<b>1,452,110</b>	<b>149,077</b>	<b>1,601,187</b>	<b>729,223</b>	<b>0</b>	<b>2,330,410</b>	<b>3,166,044</b>	<b>7,146,500</b>
29	AMERICAN DREAM -First time Homebuyer	0	0	58,058	0	0	0	58,058	0	58,058	58,058
20	EMERGENCY SHELTER GRANT	91,921	0	0	0	0	0	0	0	91,921	2,500,000

**SCHEDULE D 3 - ESG and MCKINNEY VENTO HOMLESS ASSISTANCE, AVAILABLE FUNDS, FY 2005-2006  
QUINCY - WEYMOUTH CONSORTIUM, MASSACHUSETTS**

GRANT NUMBER	GRANT PERIOD	REMAINING MONTHS	PROGRAM CATEGORY	PROGRAM	IMPLEMENTING AGENCY	TOTAL GRANT	EXPENDED BY 6/30/05	REMAINING GRANT	EST FY 05-06 BUDGET	
A	B	C	D	E	F	G	H	I G-H	J	
S-03-MC-25-0011	07/01/05- 06/30/06	12	Emergency Shelter	Emergency Shelter Grant	Quincy Interfaith Sheltering Coalition	91,921	91,921	0	91,921	
MA01B21-1002	08/01/03 - 07/31/06	13	Supportive Housing	Transitional Housing	Family Commission	233,795	124,822	108,973	100,181	
MA01B11-1002	05/01/02 - 04/30/05	0	Supportive Housing	South Shore Housing Initiative (SHIP)	Quincy Interfaith Sheltering Coalition and South Shore Housing Employment	253,351	253,351	0	71,993	
MA01B01-1001	06/01/04 - 05/31/07	24	Supportive Housing	Transitional Housing - Victims of DV	Quincy Interfaith Sheltering Coalition	166,121	58,143	107,978	53,989	
MA01B11-1003	12/01/02 - 11/30/05	5	Supportive Housing	Permanent Housing - DMH	Quincy Interfaith Sheltering Coalition	301,394	250,810	50,584	50,584	
MA01B21-1003	12/01/03 - 11/30/06	17	Supportive Housing	HMIS	Quincy Interfaith Sheltering Coalition	230,625	128,484	102,141	72,099	
New	TBD	36	Supportive Housing	Permanent Housing - Claremont	Quincy Interfaith Sheltering Coalition	661,500	0	661,500	N/A	
New	TBD	36	Supportive Housing	Permanent Housing - Fr.McCarthy	Quincy Interfaith Sheltering Coalition	713,475	0	713,475	N/A	
MA01C91-2003	09/06/00 - 09/05/05	10	Shelter + Care	Shelter + Care	Quincy Housing Authority	541,440	382,187	159,253	159,253	
MA01C01-1002	06/27/01 - 06/26/06	12	Shelter + Care	Shelter + Care	Quincy Housing Authority	381,720	306,826	74,894	74,894	
MA01C11-1001	06/30/02 - 06/29/07	24	Shelter + Care	Shelter + Care	Quincy Housing Authority	541,440	335,028	206,412	89,284	
MA01C11-1005	12/11/02 - 12/10/05	6	Shelter + Care	Shelter + Care Renewals	Quincy Housing Authority	263,736	228,090	35,646	35,646	
MA01C211001	08/11/03 - 08/11/08	27	Shelter + Care	Shelter + Care	Quincy Housing Authority	515,520	101,534	413,986	135,395	
MA01C211004	08/11/03 - 08/11/08	27	Shelter + Care	Shelter + Care	Quincy Housing Authority	386,640	114,647	271,993	102,599	
MA01C31-1001	10/1/04 - 10/1/09	51	Shelter + Care	Shelter + Care	Quincy Housing Authority	787,920	117,173	670,747	157,584	
MA01C31-1003	12/1/04 - 12/1/05	53	Shelter + Care	Shelter + Care	Quincy Housing Authority	749,100	92,597	656,503	149,820	
MA01C31-1004	08/1/04 - 08/1/05	12	Shelter + Care	Shelter + Care	Quincy Housing Authority	136,200	96,140	40,060	40,060	
MA01C41-1005	TBD	24	Shelter + Care	Shelter + Care	Quincy Housing Authority	284,328	0	0	142,164	
			<b>TOTAL QUINCY-WEYMOUTH CONSORTIUM</b>				<b>7,240,226.00</b>	<b>2,681,753.00</b>	<b>4,274,145.00</b>	<b>1,527,465.73</b>

## ATTACHMENTS

- City of Quincy Housing Rehabilitation Programs Brochure
- City of Quincy Request for Proposals Package
- U.S. Census Bureau figure TM-P004D
- U.S. Census Bureau figure TM-P046
- Copy of Classified ad from Patriot Ledger, April 15, 2005
- Monitoring Documents:
  - ◆ Monitoring Report
  - ◆ Monitoring Plan – Quincy 2000 Collaborative
  - ◆ Monitoring Plan – CHDO's, Sub-Recipients and Contractors
  - ◆ Monitoring Plan – Housing Rehabilitation Programs
- City of Quincy Public Buildings (*ADA Compliance Order*)