

CITY OF SALEM

ONE-YEAR ACTION PLAN

FISCAL YEAR 2016



MAY 15, 2015

Kimberley Driscoll
Mayor

Lynn Goonin Duncan, AICP
Director of Planning & Community Development

Kathleen Winn
Deputy Director of Planning & Community Development

Jane A. Guy
Assistant Community Development Director

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Executive Summary

5 Year Consolidated Plan Summary of Findings

Through the Needs Assessment and Market Analysis processes, several priorities were identified relating to housing, economic development, public services and neighborhood improvements.

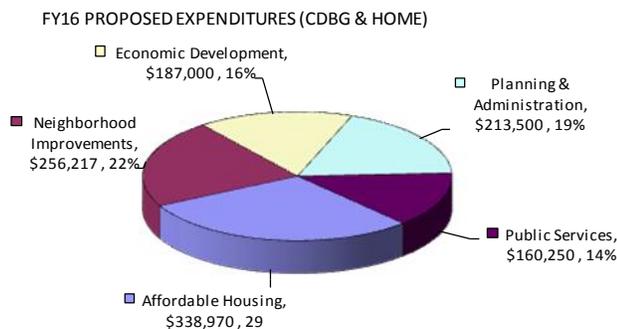
- Salem needs more housing that is affordable to people of all income levels and household types, including accessible housing and housing with supportive services. The disparity between income and the cost of housing within the City and the region and a shortage of subsidized affordable housing units are the two greatest challenges to meeting the needs of the constituent population.
- Salem has identified needs for social services, including transportation, nutrition, housing advocacy, legal services, education, childcare, emergency funds for homelessness prevention, and substance abuse prevention and treatment, as well as navigational guidance for seniors and new immigrants, and greater access to continuous programs and services.
- Salem residents in low-wage occupations struggle with the high cost of living, while other residents are commuting long distances outside of Salem to reach higher paying jobs. Job training, ESL classes, and other work readiness programs would help to match the available work-force with living-wage jobs in the region. Economic development initiatives will help to increase and maintain quality employment opportunities for low- and moderate-income residents in Salem. Business recruitment, coordination, and technical and financial assistance will support and maintain a vibrant economy and help to build small businesses in the city.
- Improvements to streets, sidewalks, parks, and public spaces will help to improve the quality of life in areas of the city with concentrations of low- and moderate-income households, as well as to improve the accessibility of the city's public realm for persons with disabilities. There is strong support for the completion of a new senior center.

Salem's Department of Planning and Community Development will continue to administer CDBG funding to address these needs, and to work with nonprofit community partners to create affordable housing, rehabilitate housing occupied by low- and moderate-income households, provide access to homeownership for first-time homebuyers, support businesses through small business loans, technical assistance and storefront improvement programs, provide community services to combat poverty and promote self-sufficiency, and to improve neighborhood infrastructure and public facilities in LMI neighborhoods and the downtown.

FY16 Action Plan Summary of Proposed Activities

The Federal funding that Salem will receive for FY16 includes \$952,642 in CDBG funds, an estimated \$88,295 in HOME funds and a projected \$115,000 in program income. Many activities leverage funding from other sources to maximize the impact of the federal dollars the city receives. Together, these

resources fund a wide range of activities designed to develop and maintain affordable housing, improve neighborhood public facilities, provide economic opportunities, improve access for people with disabilities, provide critical public services, assist people who are homeless, and prevent homelessness. The following section describes the activities proposed for FY16 in the categories of Affordable Housing, Economic Development, Neighborhood Improvements, Public Services and Planning & Administration that will be undertaken with CDBG and/or HOME funds.



FY16 Affordable Housing Activities

- **Housing Rehabilitation Loan Program**

The *Housing Rehabilitation Loan Program* provides technical and financial assistance to help homeowners make needed improvements to their properties. The program's primary objectives are the elimination of lead paint, hazardous health and safety conditions, code violations, and barriers to accessibility. The program rehabilitates owner-occupied single and multi-family properties, which also creates and/or improves rental opportunities. As requested by residents to address the issue of substandard rental housing, this program also addresses building code violations and health and safety issues in investor-owned properties with preference to locations in low to moderate income neighborhoods. Upon completion of the rehabilitation, and for at least 15 years thereafter, all rental units assisted with federal funding will be restricted to affordable rents.¹

Projected Accomplishments: 4 Housing Units Rehabbed

Proposed Funding: \$50,000 CDBG; \$45,646 HOME

This activity will also use carried over funding from FY15 (for additional units)



61 Congress Street is slated for development into affordable housing by North Shore CDC. Photo courtesy of Google maps.

¹PT Rents are established by HUD annually.

- **First-Time Homebuyer Downpayment Assistance Loan Program**

The *First-Time Homebuyer Downpayment Assistance Loan Program* provides 0 percent interest, deferred-payment loans to families that wish to purchase a home in the City of Salem. The loan is deferred, as long as ownership of the property is not sold, transferred or refinanced. This program provides renters with the opportunity to become homeowners, while potentially freeing up a rental unit for another family.

Projected Accomplishments: 5 Households Assisted

Proposed Funding: \$43,675 CDBG

- **Rental Assistance Programs**

The *Rental Downpayment Assistance Program*, administered through local social service agencies, provides assistance to low- and very low-income Salem residents to help pay first and last month's rents and security deposits to enable them to obtain decent housing or to help subsidized rents on a temporary basis for families escaping violence.

Projected Accomplishments: 33 Households assisted

Proposed Funding: \$40,000 HOME

- **Affordable Housing Development**

Pool of funds for when opportunities arise for pre-development, acquisition and/or rehabilitation of affordable housing units (at or below 80% of AMI) by non-profit housing developers and/or CHDO's.

Projected Accomplishments: Several projects are currently in the pipeline. It is anticipated that 27 housing units will be completed in FY16.

Proposed Funding: \$75,000 CDBG; Carried over HOME funding from FY15 will also be used for specific development projects.

- **Rehabilitation Administration**

Provides for the administration costs necessary to manage our rehabilitation programs, including inspectional services, mortgage filings, salary, benefits and non-salary expenses.

Proposed Funding: \$82,000 CDBG; \$2,649 HOME

Fiscal Year 2016 Economic Development Activities

• Small Business Financial Assistance Programs

The City provides financial assistance to local business owners through its *Business Loan Program* and *Storefront Improvement Program*, which are operated out of a funding pool.

The Salem *Business Loan Program* works to expand financing opportunities for local entrepreneurs, while creating jobs for low- and moderate-income individuals and revitalizing the city's urban renewal area and income-eligible neighborhoods. The program provides low-interest loans to qualified entrepreneurs to cover the gap between the amount of financing needed for an economic development project and the amount that

conventional lenders can finance. Funds are available for acquisition, construction, or rehabilitation of real property and for financing related to the purchase of equipment, fixtures, inventory, leasehold improvements and working capital. Terms and conditions of the loans vary.

The *Storefront Improvement Program* – This program is designed to encourage private investment and reinvestment by new and existing property/business owners in eligible commercial districts. The program allows a one-to-one match for façade improvements. The match from the city is up to \$5,000 for each storefront.

Projected Accomplishments: 2 business assisted, minimum of 3 jobs created

Proposed Funding: \$40,000. This activity may also use carried over funding from FY15.

• Business Technical Assistance

The City helps to coordinate and fund technical assistance services to local business owners. In FY15, the City will continue to fund the Salem *Main Streets Downtown Program*. The goal of the Program is to assist in the revitalization of downtown Salem as a vibrant year-round retail, dining and cultural destination through business recruitment, retention and promotion. Main Streets works with entrepreneurs and business owners to secure needed resources and navigate approval processes. Main Streets also works to improve the downtown business climate in support of additional economic development. The Enterprise Center's Microenterprise Program will create a small business "Tuesday" by establishing a presence in the Point Neighborhood one day a week for drop-in and scheduled appointments with bi-lingual staff. The program will provide one-on-one business counseling sessions, business plan or business loan prep for existing businesses. Technical assistance is also provided to new and existing businesses by the City's Economic Development Planner, who administers the City's financial assistance programs and provides administration to the Salem Redevelopment Authority, which oversees the Urban Renewal Area.

Projected Accomplishments: 22 microenterprise owners or potential owners assisted, minimum of 2 jobs created

Proposed Funding: \$147,000



Mayor Kimberley Driscoll (back row; third from right) visits with participants of the "Career Gateways Program," an occupational skills training program for residents of Salem's Point neighborhood that was funded with Working Cities Challenge grant funds. The program prepared participants for careers as certified nursing assistants. Training was conducted on-site at Spaulding Hospital North Shore in Salem. Photo is courtesy of Spaulding Rehabilitation Network.

Fiscal Year 2016 Neighborhood Improvement Activities

- **Neighborhood Street and Sidewalk Improvements/Tree Planting**

The City's *Street Improvement Program* funds the repaving of streets, installation of curb cuts/crosswalks, replacement of sidewalks and planting of street trees in eligible neighborhoods. Some improvements may be undertaken as part of the Neighborhood Revitalization Strategy for the Point Neighborhood.

Projected Accomplishments: Locations of street and sidewalk improvements and tree planting is to be determined.

Proposed Funding: \$55,000



The design of McGlew Park is expected to go underway in FY16. Photo courtesy of Jessica Kane

- **Point Neighborhood Improvements**

Various improvements to infrastructure and/or parks and playgrounds (i.e. Palmer Cove, MaryJane Lee, Peabody Street and/or Lafayette Parks/Playgrounds).

Projected Accomplishments: Various infrastructure improvements

Proposed Funding: \$25,000. This activity will also use carried over funds from FY15.

- **Park/playground Improvements**

Various improvements to parks in eligible neighborhoods (i.e. McGlew Park).

Projected Accomplishments: Various infrastructure improvements

Proposed Funding: \$75,000

- **Downtown Improvements**

Infrastructure improvements to enhance pedestrian circulation, safety and aesthetics, improve accessibility and to complement Economic Development activities.

Proposed Funding: \$11,217

- **Boston Street Neighborhood Improvements**

Various improvements to infrastructure (i.e. trees, handicapped access – curbcuts/crosswalks).

Projected Accomplishments: Various infrastructure improvements

Proposed Funding: \$25,000

- **Council on Aging Improvements**

Complete needed accessibility and other improvements to the existing senior center public facility.

Proposed Funding: \$50,000

This activity may also use carried over funds from FY15.

The Neighborhood Improvement category will also include \$15,000 for program delivery costs.

Fiscal Year 2016 Social Services Activities

• Community Support Services

This program provides grants to nonprofit agencies for social service programs that assist homeless individuals and families, as well as low- and moderate-income Salem residents in need. Funded programs are selected through a competitive Request for Proposal process. See section II. D-3 for a list of agencies submitting funding proposals.

Proposed Accomplishments: Grants for approximately 24 social service agency programs to assist an estimated 9,000 persons.

Proposed Funding: \$160,250



Students from the Salem Academy Charter School who volunteered at Lifebridge. Photo is courtesy of Lifebridge.

Fiscal Year 2016 Social Services Funding Proposals Received:

Located within or steps from the Point Neighborhood:

- Boys & Girls Club of Greater Salem - Power Hour
- Catholic Charities - Homeless Prevention Program
- HAWC - Emergency Shelter Children's Services
- HAWC - Homeless Prevention Program
- Independent Living Center of the North Shore and Cape Ann, Inc. - Housing Assistance Services
- North Shore CDC - Family Stability Program - Educational Workshops
- Salem Access Television - Youth in Action/Jovenes en Accion
- Salem Community Child Care - After School Kindergarten
- Salem Police Department - Point Targeted Patrols
- VOCES - Hispanic Education Program

Located in Downtown Salem:

- Lifebridge - Medical & Outreach Supportive Services
- North Shore Community Action Programs, Inc. – Leap for Education
- Salem YMCA – Community Garden (new)
- Salem YMCA - School Age Child Care
- New Liberty Charter School of Salem – Dress for Success

Located within Salem:

- Bentley Elementary School - Students on the Move and S'more Fun
- Cerebral Palsy Association of Eastern Massachusetts, Inc. - North Shore Infant & Toddler Program
- East Christian Fellowship - Joseph's Storehouse Food Pantry
- Fuel Education (Salem High School) – Salem Families College Savings Program (new)
- Salem Council on Aging - Senior Transportation Program
- The North Shore Moving Market – Food Delivery for Elderly, Disabled and Disadvantage
- The Salvation Army - Homeless Prevention Program
- Wellspring House - MediClerk Job Training Program

Located outside Salem (but available to Salem residents):

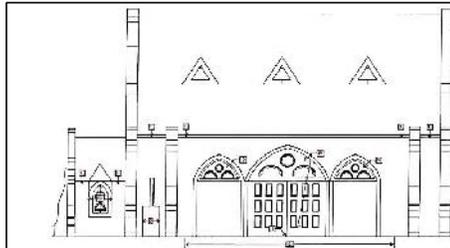
- Haven From Hunger - Food Pantry Program
- North Shore Community Action Programs, Inc. - Homeless Prevention Program
- 1647 c/o National Center on Time & Learning – Teacher Home Visits & Family Engagement

Fiscal Year 2016 Planning & Administration Activities

- **General Program Administration**

This activity provides for the necessary general administration costs of the CDBG program oversight and coordination. It also includes the development of plans and studies and the provision of public information. General administration costs are capped at 20 percent of the available CDBG funds.

Proposed Funding: \$213,500 (salary, benefits, non-salary expenses, studies)



Rendering of the Chapel at Greenlawn Cemetery, courtesy of Arrowstreet Architecture & Design

Ongoing Activities

While a number of activities take place entirely in one fiscal year, the City undertakes projects of a larger size, scope or complexity as multi-year projects. The chart below provides a list of ongoing activities and those that will likely continue into FY16.

Project	Description
Economic Development Programs	Programs include Business Loans, Neighborhood Storefront Improvements. Business Technical Assistance and Salem Main Street Initiative.
Housing Programs	Included are First-Time Homebuyers Downpayment Assistance Program, Housing Rehabilitation Loan Program and Affordable Housing Programs.
Point Neighborhood Park & Playground Improvements	Various improvements to Palmer Cove, Mary Jane Lee and/or Lafayette Parks/Playgrounds.
Neighborhood Street & Sidewalk Improvements	Repaving of streets, installation of curb cuts/crosswalks, and replacement of sidewalks in eligible neighborhoods.
Splaine Park Improvements	Environmental clean-up and rebuilding of ball field; restoration of basketball court and gazebo, replacement of playground; enhancement of entrances, and installation of community growing spaces using CDBG, City and PARC grant funds.
Salem Council on Aging	Handicapped Access Improvements (will also use FY16 funds)
Neighborhood Historic Signs	Replacing existing or installing new sign panels in eligible neighborhoods.
Point Neighborhood Visioning Project	Improvements per the Point Neighborhood Visioning Action Plan will be implemented (i.e. lighting, basketball court, signage, benches).
Pedestrian Mall Improvements	Infrastructure improvements to enhance pedestrian circulation, safety and aesthetics.
McGlew Park	Improvements to park (will also use FY16 funds).

Expected Resources

AP-15 Expected Resources – 91.220(c)(1, 2)

Introduction

The City of Salem receives Community Development Block Grant (CDBG) funds from HUD to benefit low- and moderate-income persons or to prevent or eliminate slums or blight in Salem through a variety of community development programs. CDBG is a formula-based program designed to develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities for persons of low- and moderate-income.

As one of thirty member communities of the North Shore HOME Consortium, Salem receives an allocation of Home Investment Partnership (HOME) funds from HUD. HOME funds are dedicated solely for housing programs, and can be used to fund a wide range of activities that build, buy and/or rehabilitate affordable housing for rent or home ownership. The Consortium, through its lead community of Peabody, submits a Consolidated Plan for operating the HOME program. The City of Salem will not use HOME funds to refinance any existing debt secured by multifamily housing developments.

Along with HUD funds, Salem's housing and economic loan programs generate program income, which the City directs to existing or new programs as needed. Income is generated as loans are repaid or recaptured from an assisted property or business. The City typically receives program income funds each year and they help extend its ability to support CDBG-eligible activities.

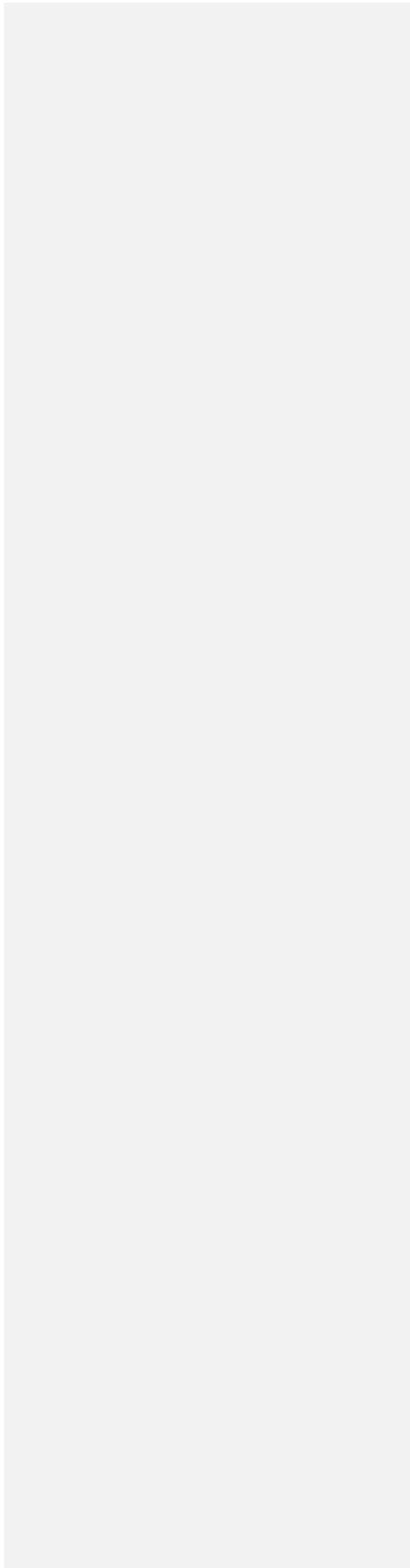
The Federal funding that Salem will receive for FY16 includes \$952,642 in CDBG entitlement funds. Additional funds include an estimated \$88,295 in HOME funds and approximately \$115,000 in program income (from housing and ED loans).

In addition to these resources, many activities leverage funding from other government and private sources to maximize the impact of the federal dollars the city receives.

The Community Preservation Act (CPA) was adopted by Salem voters in 2012. It established a local dedicated fund for the purpose of open space, historic preservation, outdoor recreation and community housing projects. It is financed by a property tax surcharge of 1%, along with annual matching funds from the statewide CPA Trust Fund. These funds can be used for a variety of purposes, including activities that acquire, create, preserve, support and rehabilitate/restore housing for low and moderate income households. An appointed committee determines how the funds will be utilized each year. Massachusetts CPA regulations require that a minimum of 10% of annual CPA revenues be set aside or spent for each of the program areas: affordable housing, open space and recreation, and historic preservation, with the remaining 70% to be allocated to any one or more of these program areas. In FY14, the first year that the surcharge was in effect, the city raised \$539,788 in local funds. In November, 2014, its first state match of \$167,707 was received. With a downturn in available State

funds, the City projects an estimated \$531,000 annually from both local and matching funds in future years.

Several housing and community development programs are carried out by non-city agencies that operate through a variety of funding resources. Together, these resources fund a wide range of activities designed to develop and maintain affordable housing, improve neighborhood public facilities, provide economic opportunities, improve access for people with disabilities, provide critical public services, assist people who are homeless, and prevent homelessness. Salem will continue to work with community and regional partners to identify further funding opportunities that can be used to support affordable housing and other objectives served by CDBG programs, such as the anticipated National Housing Trust Fund, which is expected to be available through the Commonwealth sometime in 2016.



Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amt Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	952,642	115,000	0	1,067,642	3,818,568	CDBG is a formula-based program that provides decent housing, a suitable living environment, and expanded economic opportunities for persons with low- and moderate income.
Housing Trust Fund	public - federal	Acquisition, Housing, Other	0	0	0	0	0	Housing Trust Fund - Salem anticipates that funding from the National Housing Trust Fund will become available through the State sometime in 2016. Salem would consider using these funds for real property acquisition, site improvements and other development hard costs, related soft costs, or if eligible, for supportive services for housing previously homeless individuals or persons or households with special needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amt Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition, Housing	88,295	0	0	88,295	353,180	HOME - Estimated distribution of Home Investment Partnership (HOME) funds through North Shore HOME Consortium. Funds are dedicated solely for housing programs, and can be used to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership. The City of Salem is one of 30 member communities in the North Shore Home Consortium. On behalf of the member communities, the Consortium, through its lead community of Peabody, submits a Consolidated Plan for operating the HOME program.
Other	public - local	Acquisition, Housing, Public Improvements	535,000	0	0	531,000	2,124,000	Community Preservation Act - A surcharge on the local property tax will generate approximately \$450,000 annually with an estimated State match of \$81,000 annually, which will be dedicated for affordable housing, open space, recreation, and historic preservation projects.
Other	public - local	Admin and Planning	400,000	0	0	400,000	1,600,000	City funds for Administration & Planning
Other	public - local	Public Improvements	150,000	0	0	150,000	600,000	City of Salem Capital Improvement Program (based on average of prior 4 years' projects)
Other	Public - state	Public Improvements	275,000			275,000		Grants from Massachusetts Office of Coastal Zone Management for "coastal green infrastructure" improvements to mitigate Salem's vulnerability to storm surges and sea level rise.

Table 1 - Anticipated Resources

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

CDBG funds will combine with local CPA funding, as well as funds from numerous other sources, in order to make projects feasible and to fulfill the goals of community development programs. In FY14, CDBG funds leveraged an estimated \$8.07 in funds from other sources for every dollar of CDBG funding. The following summarizes the funds typically leveraged by each program area:

Housing

- For the *First Time Homebuyer Program*, homebuyers provide matching funds and obtain financing from a primary lender. Salem anticipates matching funds and financing of approximately \$131,500 in FY16, and \$675,500 over the next five years.
- Housing development projects undertaken by POAH and NSCDC have combined Low-Income Housing Tax Credits and other state and federal funding, as well as private fundraising, grants, financing, and program fees. North Shore CDC's 77 unit Salem Point II project, which will be completed in 2015, has a total development cost of \$18 million. Of this total, \$450,000 comes from CDBG and HOME. The 27 SRO Units at Harbor-Lafayette Street are expected to be completed in 2016, with total development cost of \$4.9M, of which \$50,000 is HOME. Additional affordable housing development projects in the pipeline that may be completed in 2017 and 2018 will entail \$35.5M total development cost, creating more than 80 units of affordable housing.
- State programs such as *Get the Lead Out* and *MassSaves* have been used to assist in home rehabilitation.
- The *National Housing Trust Fund* is anticipated to provide an additional resource to support the creation of affordable rental housing. These funds are expected to be available through the State sometime in 2016.

Economic Development

- The *Salem Main Streets Program* leverages funds through business contributions and donations, as well as program income from events. Annually, this program generates approximately \$20,000-\$50,000 in contributions and program income, or \$100,000-\$250,000 over the next five years.
- The City will continue to pursue future grant opportunities such as the Working Cities Challenge to support economic development and job training.
- Salem is a Gateway City, making it eligible for certain State funds. Gateway cities are defined as "midsize urban centers that anchor regional economies around the state," facing "stubborn social and economic challenges" while retaining "many assets with unrealized potential." These communities, which all had a legacy of economic success, have struggled as the state's economy shifted toward skills-centered knowledge sectors.

Neighborhood and Public Improvements

- The City's Capital Improvement Program has contributed an average of \$150,000 annually on CDBG-funded projects, resulting in a \$600,000 projected spending over 5

years. Other leveraged sources include the City's General Fund, and various federal, state and private grant or loan programs for brownfields, parks, and infrastructure improvements. Examples of these include Parkland Acquisitions and Renovations for Communities (PARC), Environmental Protection Agency, National Endowment for the Arts, MassDevelopment Brownfields Assessment Program, MassWorks, and the Massachusetts Preservation Projects Fund. The City may also seek state grants including Green Communities, the Cultural Facilities Fund, and the Gateway Cities Park Program.

Public Services

- Most of the public service agencies funded use CDBG as a portion of their overall activity budgets. Examples of several major agency funding sources are provided in the appendix. Other funding sources include federal and state grants, private grants and donations, and program income.

Planning & Administration

- Planning and administration funds are combined with city funds of about \$400,000 annually (\$1.6M over 5 years).
- Additional planning funds and technical assistance have been obtained through Massachusetts Historical Commission and Metropolitan Area Planning Council.

A listing of anticipated leveraged funds for FY16 is found in the Appendix, including anticipated funding resources for the City of Salem, as well as several key organizations.

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

None have been identified at this time.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation Programs	2016	2020	Affordable Housing	Affordable Housing	CDBG: \$132,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Affordable Housing	2016	2020	Affordable Housing Public Housing	Affordable Housing	CDBG: \$75,000	Rental units constructed: 27 Household Housing Unit
3	First Time Homebuyer Program	2016	2020	Affordable Housing	Homeownership Assistance	CDBG: \$43,675	Direct Financial Assistance to Homebuyers: 5 Households Assisted
4	Small Business Financial Assistance Programs	2016	2020	Non-Housing Community Development	Economic Development	CDBG: \$40,000	Jobs created/retained: 3 Jobs Businesses assisted: 2 Businesses Assisted
5	Business Technical Assistance	2016	2020	Non-Housing Community Development	Economic Development	CDBG: \$147,000	Jobs created/retained: 2 Jobs Businesses assisted: 22 Businesses Assisted
6	Community Support Services	2016	2020	Homeless Non-Homeless Special Needs	Public Services	CDBG: \$160,250	Public service activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted
7	Neighborhood Improvements Activities	2016	2020	Non-Homeless Special Needs	Neighborhood Public Facilities and Infrastructure	CDBG: \$245,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8265 Persons Assisted
8	Downtown Improvements	2016	2020	Non-Housing Community Development	Downtown Public Facilities and Infrastructure	CDBG: \$11,217	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5055 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

<p>1. Housing Rehabilitation Programs</p>	<p>The majority of Salem’s housing stock pre-dates 1949. While older homes are an integral part of Salem’s history and neighborhood fabric, they also require a great deal of maintenance and may not meet current building codes. In response to this issue, the City administers a <i>Housing Rehabilitation Loan Program</i> (funded with both CDBG and HOME funds) to provide low-interest loans to owners of single and multi-family properties to address cost-prohibitive health and safety issues. Through the rehabilitation of existing housing stock, more homeowners, as well as tenants residing in rental units, can live in decent housing. The City has expanded the program to investor-owners with low- to moderate-income tenants, to address code compliance and health and safety issues and to maintain affordable, quality rental properties and to discourage the conversion of affordable rental units into market rate condominiums.</p> <p>In June, 2007, the North Shore HOME Consortium voted to adopt the federal Energy Star Standards. The implementation of this new policy for the use of HOME funds began in October, 2007. All new HOME-assisted units are required to be certified as Energy Star compliant whenever either new construction is involved or where the rehabilitation of an existing structure involves the gutting of the structure to the bare walls. Homeowners are also referred to NSCAP’s weatherization program, where they can get energy-efficiency work undertaken, and then utilize Salem’s loan program, thereby reducing the homeowner’s loan burden.</p> <p>In addition, the City offers deleading assistance for homeowners with a lead poisoned child through MassHousing’s <i>Get the Lead Out Program</i>. This program can be combined with the City’s <i>Housing Rehabilitation Loan Program</i>. As a Local Rehabilitation Agency (LRA) for the <i>Get the Lead Out Program</i>, Salem is responsible for intake of application information, technical assistance, working with the applicant through the construction process and acting as the escrow agent for the loan funds.</p>
<p>2. Affordable Housing</p>	<p>Salem consistently provides support toward the creation of new affordable housing units through the conversion of old, abandoned or underutilized buildings and parcels into new residential housing units. Funds for affordable housing are often set aside to provide resources for the City or a nonprofit partner, such as the North Shore CDC or the Boston Roman Catholic Archdiocese’s Planning Office for Urban Affairs (POUA), to take advantage of opportunities that arise to acquire available abandoned, derelict properties and turn them back into decent, affordable homes. Salem will continue to work with nonprofit partners, as well as to negotiate on a case-by-case basis with private developers, to facilitate the creation of new affordable housing units.</p>

<p>3. First Time Homebuyer Program</p>	<p>The City continues its goal to provide families with the opportunity to own their first home through the <i>First-Time Homebuyer Downpayment Assistance Loan Program (FTHB)</i>. In addition to basic downpayment assistance, the program offers a \$1,000 increase over the maximum loan amount for homeowners who complete First-Time Homebuyer Counseling through a qualified training program.</p> <p>In addition to administering the <i>First-Time Homebuyer Downpayment Assistance Loan Program</i>, DPCD staff provides assistance to coordinate other resources for down payment assistance, such as Massachusetts Housing Partnership (MHP) <i>SoftSecond Loan Program</i> and a variety of homeownership programs offered by MassHousing, as well as supporting first time homebuyer education workshops provided by various organizations.</p>
<p>4. Small Business Financial Assistance Programs</p>	<p>Businesses often need additional assistance and more creative financing options than may be offered by banks. Even the very best innovative new business idea often has difficulty filling the “gap” between what they can invest and what banks will loan, versus the cost of the project. Without capital, new equipment or storefront improvements, some of the best small businesses can fail. The <i>Salem Business Loan Program</i> offers expanded financing opportunities for local entrepreneurs, while creating jobs and revitalizing the city. The program provides these types of loans:</p> <ul style="list-style-type: none"> • <i>Microenterprise Assistance</i> - provides loans to low- to moderate-income entrepreneurs to assist with their microenterprise business (5 or fewer full-time employees, including the owner) • <i>Commercial Revitalization</i> - provides loans to business owners in the downtown and eligible neighborhood districts to assist with the exterior rehabilitation of their business and/or to correct code violations • <i>Special Economic Development</i> - provides loans to business owners throughout the city in exchange for job creation and/or job retention for low- and moderate-income people. <p>Low-interest loans for commercial, industrial or mixed-use projects help create and retain jobs while improving the appearance of neighborhoods and promoting economic growth. The DPCD will continue to work with business owners to help finance a small project or to assist with gap financing of larger projects.</p> <p>The <i>Storefront Improvement Program</i> helps to improve the physical appearance of districts by advocating for appropriate design and historic preservation. By offering small business loans and grants toward new signage and façade improvements, the City is helping to enhance our historic neighborhood business districts with financial incentives to Salem business and property owners. Furthermore, the City has developed the <i>City of Salem Commercial Design Guidelines</i> to help business and property owners with appropriate design. Copies are free at the DPCD office or on the City’s website.</p>

<p>5. Business Technical Assistance</p>	<p>Often small business owners need some degree of technical assistance to help them with managing or growing their business. The needs of local entrepreneurs range from business planning, drawing up financial statements, or navigating the city permitting process.</p> <p>The City’s Economic Development Planner assists with new business location or existing business relocation, walks new businesses through the permitting process, coordinates available loan programs, develops tax increment financing agreements, coordinates the development of neighborhood and economic development plans, manages the Salem Main Streets contract and liaises between businesses and the Salem Redevelopment Authority, as well as with state economic development agencies to provide businesses with access to tax credits and other incentives. The city works in collaboration with several agencies to improve economic opportunity in Salem by providing technical assistance to businesses. The Salem Main Streets Initiative, Salem Partnership, Salem Chamber of Commerce, Destination Salem, SBA Small Business Development Center and Salem State University Assistance Corporation’s Enterprise Center each work in cooperation with the city to support local business, with some of the programs targeted toward low-income, minority and female entrepreneurs. The City offers a <i>“Doing Business in Salem Guide”</i> that is available on the City’s website.</p>
<p>6. Community Support Services</p>	<p>Along with housing services to help provide decent, affordable housing and economic development activities to help provide good jobs at good wages, individuals and families may have additional needs that are specific to their household. The Five Year Consolidated Plan identified the need for various social service programs to primarily benefit Salem’s low- to moderate-income population and those with special needs (i.e. physically or mentally disabled, elderly or frail elderly, youth, non-English speaking residents, persons living with HIV/AIDS, substance abusers and homeless persons and families). Each year, Salem sets aside funds for social service programs to address these special needs.</p> <p>Through a Request for Proposals process, the city makes awards to nonprofit service organizations that offer such services. Public services eligible for funding include, but are not limited to, employment, crime prevention, child care, health, substance abuse, education, fair housing counseling, energy conservation, recreation programs, food programs and services for senior citizens. Target populations include, but are not limited to, persons with HIV/AIDS, abused children, battered spouses, elderly and frail elderly, minorities, non-English speaking residents, residents of public assisted housing, persons who are mentally ill or mentally retarded, substance abusers, youth and persons with disabilities. Funding proposals received are available for viewing at the DPCD.</p>

<p>7. Neighborhood Improvements Activities</p>	<p>Residents depend on neighborhood infrastructure and public facility improvements to make the city the livable community that it is. By continually investing in neighborhoods, Salem strives to be the best place it can be for people to live and work. In FY16, the City will continue the investment in eligible neighborhoods through public infrastructure and traffic improvements (i.e. street paving, new sidewalks, curbcuts/crosswalks, traffic/pedestrian improvements and the removal of architectural barriers), and through neighborhood planning initiatives (e.g., parks/playgrounds, lighting, trash receptacles, tree planting, signage and bike paths).</p> <p>In addition, the City continues to assess and clean-up known contaminated sites and is currently working with state and federal agencies on several parcels.</p> <p>The City will continue to invest in efforts that strengthen its public facilities. City Hall has seen major improvements over the last few years, including the construction of a new elevator and related handicap accessibility improvements. In FY14, an addition was completed to the Teen Resource Center in the Point Neighborhood. Salem will also continue to work on its goal to have a new senior center.</p>
<p>8. Downtown Improvements</p>	<p>Healthy vibrant downtown and neighborhood commercial districts are essential to Salem’s overall economic health. Salem will continue to work toward the implementation of the Salem Downtown Renewal Plan, including historic preservation, public art and other improvements that help discourage neglect and disinvestment and eliminate slums/blight.</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

Salem will carry out the following programs to address the goals identified in the 5-Year Consolidated Plan:

- **Affordable Housing** - Support for local non-profit housing organizations and CHDOs seeking to acquire, create, preserve, and/or renovate affordable units.
- **Downpayment Assistance for First Time Homebuyers** - Financial assistance to eligible households in the form of loans for downpayments and closing costs.
- **Housing Rehabilitation Program** - Offer financial and technical assistance to eligible homeowners and investor-owners to improve housing units, including improvements for accessibility.
- **Business Technical Assistance** - Technical assistance, training, design guidance, location service and referrals for owners of microenterprises or businesses that create or retain jobs for low- and moderate-income workers. Program delivery for the business loan program, oversight of the Salem Redevelopment Authority and funding for the Salem Main Streets Program and the micro-enterprise programs offered by Salem State University's Enterprise Center.
- **Small Business Financial Assistance Programs** - Business Loan Program and Storefront Improvement Program for new, emerging or expanding small businesses that create or retain jobs for low- and moderate-income workers or eliminate or prevent blight, address building code violations and/or improve access, and/or leverage private investment.
- **Community Support Services** - Grants to nonprofit agencies for social services programs such as homelessness and foreclosure prevention, housing education, food distribution, homeless services, job training, senior transportation, childcare, crime prevention, immigrant services (cultural orientation and acclimation), ESL and citizenship education, youth activities, senior services, adult education (financial literacy, computer training, etc.) and substance abuse prevention, and other programs that advance self-sufficiency, reduce household financial burdens or improve the quality of life, as well as other special services (legal assistance, program navigation guidance). Also to support programs that provide supplemental education and/or engagement programs to increase public school students' academic achievement.
- **Neighborhood Improvement Activities** - Public facility and infrastructure improvements that enhance the quality of life in eligible neighborhoods, such as, parks/playgrounds, tree planting, lighting, signage, bike paths, streets, sidewalks, crosswalks, pedestrian safety, trash receptacles, traffic calming, accessibility, senior center, fire stations, schools, etc.
- **Downtown Improvements** - Public facilities and infrastructure improvements that are located in Salem's Urban Renewal area and/or benefit people with disabilities.

- **General Program Administration** - Planning and general administration necessary to provide the tools needed to manage the CDBG program, as well as the development of plans and studies and the provision of public information.

#	Project Name
1	Housing Rehabilitation Programs
2	Affordable Housing
3	First Time Homebuyer Program
4	Small Business Financial Assistance Programs
5	Business Technical Assistance
6	Community Support Services
7	Neighborhood Improvement Activities
8	Downtown Improvements
9	Planning & Administration

Table 3 – Project Information

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

During the development of the Five Year Consolidated Plan, Salem residents identified the community development needs and goals for Fiscal Years 2016-2020. The priority needs identified during the extensive public process included the need for affordable housing, economic development, neighborhood improvement, and social services. The City has based its funding allocations on the identified needs. The proposed activities and expected accomplishments are intended to address those needs, with the goals and accomplishments calibrated to projected funding levels. At least 70% of the FY16 CDBG funding will be used for activities that benefit low- and moderate-income persons.

- **Affordable Housing** - Approximately 23.5% of CDBG funding (including estimated program income) in FY16 will be allocated to affordable housing, along with 100% of Salem’s HOME funding allocation through the North Shore Home Consortium. This funding will be used to facilitate rehabilitation, acquisition and rental assistance for low- and moderate-income households.
- **Economic Development** – The City intends to allocate approximately 17.5% of its CDBG funding for FY16 to efforts to revitalize commercial districts, improve exterior building facades, and assist new and existing business owners (including microenterprises), through financial and technical assistance.
- **Social Services** - The City intends to allocate the maximum allowable amount of 15% to support a broad range of social service programs that are consistent with the needs and goals identified in the Five Year Consolidated Plan.
- **Public Facilities and Infrastructure Improvements** - Approximately 24% of the City’s FY16 CDBG funding will be allocated towards public facilities and infrastructure improvements projects in LMI neighborhoods and in the Downtown Urban Renewal District.

- **Program Administration** - Not more than 20% will be allocated for the necessary general administration costs for program oversight and coordination, including plans and studies.

The primary obstacle to addressing underserved needs in the categories listed above is the lack of adequate funding. For FY16, the City received nearly level funding in CDBG, and its HOME allocation reflects a 12% percent reduction from FY15. However, it should be noted that CDBG funding has been reduced by 17% since 2010, while HOME funding has been reduced by more than 52%.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation Programs
	Goals Supported	Housing Rehabilitation Programs
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$132,000 HOME: \$48,295
	Description	Offer financial and technical assistance to eligible homeowners and investor-owners to improve housing units, including improvements for accessibility, through the Housing Rehabilitation Loan Program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that four families of low to moderate income will be assisted.
	Location Description	Addresses will be determined from applications for assistance to be submitted.
	Planned Activities	Housing Rehabilitation Loan Program Inspectional Services Rehabilitation Administration
2	Project Name	Affordable Housing
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$75,000 Other – Community Preservation Act: \$100,000
	Description	Support local non-profit housing organizations and CHDOs seeking to acquire, create, preserve, and/or renovate affordable units.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Currently there are several projects planned by North Shore CDC. In FY16, one project is expected to be completed, which will result in 27 units of affordable SRO rental housing, with 50% of the units for persons at or below 50% AMI, with a preference for young people 18-24 coming out of homelessness.
	Location Description	Point Neighborhood

	Planned Activities	Affordable housing loan pool for pre-development, acquisition and/or rehabilitation of affordable housing units, for households at or below 80% of AMI. As projects are designated, individual activities are set up and the pool is reduced.
3	Project Name	<i>First Time Homebuyer Program</i>
	Goals Supported	First Time Homebuyer Program
	Needs Addressed	Homeownership Assistance
	Funding	CDBG: \$43,675
	Description	Financial assistance to eligible households in the form of loans for downpayments and closing costs through the <i>First Time Homebuyer Downpayment Assistance Loan Program</i> .
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	A minimum of five low- to moderate-income families will be assisted with purchasing their first home.
	Location Description	
	Planned Activities	Loan Pool for downpayment assistance loan program. As individual activities are set up for first time homebuyer loans, the loan pool is reduced.
4	Project Name	<i>Small Business Financial Assistance Programs</i>
	Goals Supported	Small Business Financial Assistance Programs
	Needs Addressed	Economic Development
	Funding	CDBG: \$40,000
	Description	Provide a <i>Business Loan Program</i> and a <i>Storefront Improvement Program</i> for new, emerging or expanding small businesses that create or retain jobs for low- and moderate-income workers, address building code violations and/or handicapped access, and/or leverage private investment.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that two businesses will be assisted, creating a minimum of 3 jobs.
	Location Description	Point Neighborhood, Downtown Salem (Urban Renewal Area) and other eligible LMI commercial areas.
	Planned Activities	<i>Small Business Loan Program</i> <i>Storefront Improvement Program</i>

5	Project Name	Business Technical Assistance
	Goals Supported	Business Technical Assistance
	Needs Addressed	Economic Development
	Funding	CDBG: \$147,000
	Description	Offer technical assistance, training, design guidance, location service and referrals for owners of micro-enterprises or businesses that create or retain jobs for low- and moderate-income workers. Provide program delivery for the business loan program, oversight of the Salem Redevelopment Authority, funding for the Salem Main Streets Program and the Enterprise Center's Micro-enterprise Program, as well as funding for the Salem State University Enterprise Center micro-enterprise programs in the Point Neighborhood.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that a minimum of two LMI jobs will be created, as well as a minimum of twenty-two micro-enterprise businesses assisted.
	Location Description	Point Neighborhood, Downtown and other LMI commercial areas.
	Planned Activities	<i>Salem Main Streets Program</i> Economic Development Program Delivery Enterprise Center <i>Micro-Enterprise Program</i>
6	Project Name	Neighborhood Improvement Activities
	Goals Supported	Neighborhood Improvements Activities
	Needs Addressed	Neighborhood Public Facilities and Infrastructure
	Funding	CDBG: \$245,000
	Description	Undertake public facility and infrastructure improvements that enhance the quality of life in eligible neighborhoods, such as, parks/playgrounds, tree planting, lighting, signage, bike paths, streets, sidewalks, crosswalks, pedestrian safety, trash receptacles, traffic calming, accessibility, senior center, fire stations, schools, etc.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Street Improvements Tree Planting Park Improvements Point Neighborhood Improvements Boston Street Neighborhood Improvements Council on Aging Improvements
7	Project Name	Community Support Services
	Goals Supported	Community Support Services
	Needs Addressed	Public Services
	Funding	CDBG: \$160,250
	Description	Provide grants to nonprofit agencies for social services programs such as homelessness and foreclosure prevention, housing education, food distribution, homeless services, job training, senior transportation, childcare, crime prevention, immigrant services (cultural orientation and acclimation), ESL and citizenship education, youth activities, senior services, adult education (financial literacy, computer training, etc.) and substance abuse prevention, and other programs that advance self-sufficiency, reduce household financial burdens or improve the quality of life, as well as other special services (legal assistance, program navigation guidance). Also to support programs that provide supplemental education and/or engagement programs to increase public school students' academic achievement.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 9,000 persons will be assisted through approximately 25 social service programs.
	Location Description	
	Planned Activities	Grants for approximately 25 social service programs.
8	Project Name	Planning & Administration
	Goals Supported	Housing Rehabilitation Programs Affordable Housing First Time Homebuyer Program Small Business Financial Assistance Programs Business Technical Assistance Community Support Services Neighborhood Improvements Activities Downtown Improvements

	Needs Addressed	Affordable Housing Homeownership Assistance Economic Development Public Services Neighborhood Public Facilities and Infrastructure Downtown Public Facilities and Infrastructure
	Funding	CDBG: \$213,500
	Description	Cover costs associated with planning and general administration in order to provide the tools needed to manage the CDBG program, as well as the development of plans and studies and the provision of public information.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	General Program Administration Planning Studies
9	Project Name	Downtown Improvements
	Goals Supported	Downtown Improvements
	Needs Addressed	Downtown Public Facilities and Infrastructure
	Funding	CDBG: \$11,217
	Description	Undertake infrastructure improvements to support Salem's Urban Renewal Area (downtown) and complement ongoing Economic Development activities. Projects may include street & sidewalk improvements, tree planting, trash receptacles, traffic improvements, lighting, signage and open space improvements, as well as improvements to public facilities and public infrastructure.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Urban Renewal Area
	Planned Activities	Urban Renewal Area Improvements

AP-50 Geographic Distribution – 91.220(f)

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

The City typically supports programs that benefit low- and moderate-income households or specific population groups such as senior citizens, disabled persons and minorities. Although some programs support the needs of these populations throughout the city, many activities are targeted to specific neighborhoods with concentrations of low- and moderate-income households. When prioritizing activities, the City pays special attention to those low- and moderate-income neighborhoods where the greatest needs have been identified and whose public facilities and infrastructure are in the worst condition. In addition, the City has also undertaken improvements in the Downtown Urban Renewal Area, which is designated as a Slum and Blight District.

A map of the 2010 Census block groups (see Appendix) is used to identify low- to moderate-income areas. According to the 2010 Census, areas of lower income concentration are the Point Neighborhood; the neighborhood area along Boston Street; the area bordered by Jackson and Wilson Streets and Jefferson and Highland Avenues; South Salem between Lafayette, Washington and Canal Streets; a neighborhood bordered by North, School, Balcomb, Cushing, and Highland Streets; and the neighborhood bordered by Winter, Bridge, Arbella and Briggs Streets and encompassing Lee Fort Terrace, Szetela Lane and Settlers Way in Salem Neck. There is overlap between the Downtown and the Point Neighborhood, which also has the highest concentration of minority residents.

In accordance with CDBG regulations, the City can undertake specific activities, such as street, sidewalk and playground improvements in the low- and moderate-income neighborhoods or in neighborhoods meeting the definition of “slums and blight.” However, recognizing that needs are not solely located in distressed neighborhoods, the City also offers programs that may be accessed by people living outside these areas. For example, the *Housing Rehabilitation Loan Program*, *First-Time Homebuyer Downpayment Assistance Loan Program*, and the *Small Business Loan Program* are offered citywide to allow any low- to moderate-income individual or household to take advantage of their availability.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Salem, like many communities in Massachusetts, is still struggling with the impacts of increasing housing costs relative to income, a roller coaster real estate market, and a regional lack of affordable rental housing. These conditions have resulted in more individuals and families at risk of homelessness. As a result, the City continues to place the creation and preservation of affordable housing as a high priority of its CDBG and HOME programs.

Notable statistics about Salem's population and housing stock include:

- Salem's population is 46% low- to moderate-income persons;
- Salem has old housing stock: 61% of Salem's occupied housing units were built prior to 1950;
- 12% of Salem homeowners are paying 30% or more of their income in monthly housing costs
- 22% of Salem renters pay 50% or more of their income in monthly housing costs.

For renters, the lack of affordable rental housing region-wide continues to heighten the demand on public housing and subsidy programs. The demand for subsidized housing far exceeds the supply. Typically, people on waiting lists for units or vouchers must wait several years before an opening is available.

That said, Salem is at the forefront of providing affordable housing for the North Shore area. Although Massachusetts General Law Chapter 40B establishes a minimum goal of affordability of 10% of the year-round housing in every municipality, Salem is one of 48 communities across Massachusetts to reach this goal. Currently, nearly 13% of Salem's housing stock is affordable and listed on the Commonwealth's Subsidized Housing Inventory. This is the highest percentage of the 30 cities and towns within the North Shore HOME Consortium.

In addition to supporting the efforts of nonprofit affordable housing developers to increase the supply of affordable housing in Salem, Salem administers several successful housing programs. The *First-Time Homebuyer Downpayment Assistance Program* provides assistance for the greatest hurdle that most families looking to purchase their first home face - saving enough money to make the required downpayment. The *Housing Rehabilitation Loan Program* works to rehabilitate housing to make it safe and sanitary. The City also provides funding for homelessness prevention programs through partnerships with numerous non-profits: Catholic Charities, North Shore Community Action Programs, Inc. (NSCAP), the Salvation Army and HAWC.

One Year Goals for the Number of Households to be Supported	
Homeless	16
Non-Homeless	20
Special-Needs	0
Total	36

Table 4 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	27
Rehab of Existing Units	4
Acquisition of Existing Units	5
Total	36

Table 5 - One Year Goals for Affordable Housing by Support Type

Discussion

The following is a summary of Salem's strategy to address housing needs. This strategy includes both new housing production and preserving the existing housing stock for working families. The key components are:

- Producing New Housing Units - Working with private nonprofit developers, Salem supports the creation of affordable housing units through the conversion of underutilized buildings and parcels.
- Preserving Existing Affordable Units - Salem has several private rental housing developments with affordable units created with subsidies that will expire after a period of time. The city continues to negotiate the extension of affordability for expiring subsidized units.
- Funding to support affordable housing - The Affordable Housing Fund established by the City Council provides resources to create and preserve affordable housing. The City negotiates with developers on a case-by-case basis for affordable units.
- In 2012 the City passed the Community Preservation Act which raises funds through a surcharge on property tax bills. CPA requires a minimum spending (or reserve) of 10% of the annual budget on community housing projects.
- Improving Public Housing - The Salem Housing Authority (SHA) and Community Teamwork, Inc. in Lowell currently administer a combined total of 1,215 Section 8 vouchers in Salem. In addition, the SHA owns and manages a portfolio of 715 units of public housing for low income elderly, family, and handicapped residents which are scattered across the city. Funding to preserve and maintain these properties is provided by DHCD and HUD.
- Providing First-Time Homebuyers Assistance - The City provides families with the opportunity to own their first home through the *First-Time Homebuyer Downpayment Assistance Loan Program*. The program offers a \$1,000 increase over the maximum loan amount for homeowners who complete First-Time Homebuyer Counseling. In addition, DPCD staff provides

assistance to coordinate other resources for homebuyers, such as Massachusetts Housing Partnership *SoftSecond Loan Program* and a variety of homeownership programs offered by MassHousing, as well as supporting first-time homebuyer education workshops provided by various organizations.

- Rehabilitation of Existing Housing - While older homes are integral to Salem's character, history and neighborhood fabric, they require a great deal of maintenance and may not meet current building codes. In response to this issue, the City administers a *Housing Rehabilitation Loan Program* to provide low-interest loans to owners of single and multi-family properties to address health and safety issues. The program was expanded to investor-owners with low- to moderate-income tenants to maintain affordable, quality rental properties and to discourage the conversion of affordable rental units into condominiums. Homeowners are also referred to NSCAP's *Weatherization Program* for energy-efficiency work before utilizing Salem's loan program, thereby reducing the homeowner's loan burden. In addition, the City offers deleading assistance for homeowners with a lead poisoned child through MassHousing's *Get the Lead Out Program*, which can be combined with the City's Housing Rehabilitation Loan Program.
- Working Regionally to Increase the Supply of Housing - As the housing market is not confined to city boundaries, multi-jurisdiction cooperation is needed to address the region's lack of affordable housing. No one city or town can, or should, bear the responsibility of providing all of the region's affordable units. Salem is committed to working with its partners in the North Shore HOME Consortium and with the region's mayors to encourage the development of housing throughout the area in an effort to increase the supply of housing for all.

AP-60 Public Housing – 91.220(h)

Introduction

As cited in the Strategic Plan and evidenced by consistently excellent SEMAP and PHAS scores, the Salem Housing Authority is a well-managed public housing authority. In its most recent PHAS evaluation, the SHA scored 92 out of a possible 100 points, scoring perfectly in all categories except the physical condition of its federal elderly and family units. The SHA continues its ongoing modernization plans to address the physical needs of both its federal and state public housing units.

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

The Salem Housing Authority is continuing its modernization program to make capital improvements to its state and federal public housing units, with these efforts being funded by the United States Department of Housing and Urban Development (HUD) for federal units, and the Massachusetts Department of Housing and Community Development (DHCD) for state units.

In addition to ongoing routine maintenance and repair work, the following modernization projects are planned using capital funding:

State Properties:

- \$1.4 million window and door replacement at Pioneer Terrace;
- \$135,000 emergency generator installation at Morency Manor;
- \$11,000 toilet replacement for water conservation at various units; and
- \$67,600 walkway paving project at Rainbow Terrace

Federal Properties:

- \$40,906 was recently awarded to the SHA from HUD's Capital Improvement Fund Program for use for maintenance and administrative operation costs associated with the SJA's 39 units of federal elderly and family housing.

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

The Salem Housing Authority has a Resident Advisory Board (RAB) that is actively engaged with management. A member of the RAB sits as a member of the SHA Board of Commissioners and the RAB actively encourages resident involvement in management issues.

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

Not Applicable; the Salem Housing Authority is not designated as a troubled PHA.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City's primary vehicle for addressing homelessness will be through its CDBG public social services funding. It intends to continue awarding sub-grants to local and regional entities whose primary work is to address or prevent homelessness, or who otherwise provides programs and services that serve homeless or at-risk persons. Understanding that homeless persons have individualized needs, the City works with service providers who offer an array of services that address needs ranging from meals to permanent housing. Some of the agencies the City funds that address homelessness include:

- Joseph's Storehouse at Eastgate Fellowship Church - provides a food pantry for low and moderate income residents
- Haven from Hunger - provides meals, a food pantry and various job-training programs.
- HAWC - a regional agency headquartered in Salem which offers emergency shelter for battered partners and their children and provides counseling, referrals, advocacy and day care.
- Lifebridge - provides meals, clothing, and case management, delivers or coordinates on-site medical and mental health services and refers clients to services including housing, health, public benefits, employment and training, veterans' services, detoxification, substance abuse, and mental health assistance. Lifebridge is working toward expanding and adding programs to help increase self-sufficiency, with the goal of working toward eliminating the causes of homelessness, rather than just addressing the symptoms of homelessness. Its Seeds of Hope campus includes 34 year-round transitional beds for homeless men and women and 22 units of permanent supportive housing for formerly homeless adults.
- Salvation Army - provides short-term emergency housing at local hotels/motels.
- North Shore Moving Market - provides food distribution to elderly and disabled residents.

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

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

The Salem Police Department, both through its normal staff complement and its Community Impact Unit, work directly with the homeless in Salem. It also coordinates with Lifebridge to provide outreach to homeless, some of whom may be unsheltered. CDBG provides funding via sub-grants to local and regional organizations that provide direct services and outreach.

Through Lifebridge, the City partially funds a licensed nurse who provides on-site and community-based health assessments to the homeless population, including wound care, blood pressure monitoring, nutrition and general health education. The nurse also provides outreach services via random patrols in order to help connect unsheltered homeless individuals with needed services and to liaise with local businesses.

- **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City expects to continue to provide CDBG funding to local and regional non-profit entities such as Lifebridge, HAWC, NSCAP, Catholic Charities, and the Salvation Army to assist in addressing emergency shelter and transitional housing needs, and to prevent households from becoming homeless. This assistance is provided through a Request for Proposals (RFP) process issued by the DPCD.

Salem will also continue to participate in the Continuum of Care and lend its support to expanding emergency shelter and transitional housing, whether in Salem or elsewhere in the region.

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

The City awards CDBG social services sub-grants to provider agencies to address goals of ending homelessness. These organizations provide transitional and permanent supportive housing to homeless and formerly homeless persons, assist with housing search, housing counseling, and provide emergency housing assistance (e.g., delinquent rent and utility payments), as well as food assistance.

The City also awards sub-grants to other agencies that serve specific sub-populations, such as at-risk youth, seniors, persons with disabilities, or to residents who need ESOL, job readiness and skills training, or other anti-poverty initiatives. Although funding to these organizations does not target homelessness per se, the funding aids in stabilizing individuals and families, thereby reducing the risk of homelessness or its recurrence. Salem intends to continue funding these types of programs under the first and subsequent years' Annual Action Plans. The City makes public social services awards via an annual Request for Proposals (RFP) process.

In FY 2014, the City supported three organizations by providing HOME funds for rental downpayment assistance to help extremely low- and low-income households to move into decent, affordable rental units. Subject to the continued availability of HOME funds, Salem intends to continue using these funds for this purpose.

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

Salem awards CDBG-funded public social service sub-grants to provider agencies and to housing and service organizations, including those whose core mission is to prevent homelessness and to foster

individual and family self-sufficiency. Each year the City allocates up to the maximum allowed of its CDBG funding to public social services. All of these sub-grants benefit low-income individuals and families, many of whom are extremely low income. While the grants made to organizations providing homeless or homelessness prevention services were not specifically targeted to discharges of publicly-funded institutions or care systems, these organizations report that a significant number of the persons they serve are receiving services from agencies that address a range of housing, health, and other social service needs. For example, North Shore CAP provides a range of housing and social services to households in addition to assisting families who are experiencing homelessness, while Lifebridge reports that an increasing majority of clients are being discharged to the shelter from health care systems or are referred by other health care or service agencies.

Other types of services and programs that the City has funded include food pantries, child care, health screening and education, ESOL, job readiness and skills training, financial education and budgeting, and individual counseling and support groups. Because these funds benefit some of Salem's poorest and most vulnerable residents, the City intends to continue funding some combination of these types of programs over the next five year period, including during the first year's Action Plan.

Discussion

In late 2014, the Mayors of Salem and Beverly joined together to create a joint task force to better understand and address the homelessness problem. The task force is co-chaired by the two mayors and includes representatives from city departments and service agencies. In February, 2015, Danvers and Peabody were invited joined the task force. The Mayor's Task Force on Homelessness intends to analyze sub-populations of homeless people: the chronic homeless, homeless families, seniors, teens and young adults, as well as those with substance abuse, mental health and/or behavioral health issues. The group will also look at long-term needs for supportive housing, emergency shelter, day programming, and other support systems. Its purpose is to obtain a better understanding of the size and nature of the homeless population and to identify additional strategies and services needed to address this problem.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Throughout the process of gathering input through public meetings and through interviews with service providers, business associations, and housing professionals, the City has not found that its housing policies create impediments to fair housing. Compared to other cities and towns within the region, Salem offers a greater diversity of housing, and a higher proportion of affordable housing overall, having exceeded the State's 10% affordable housing goal. Nonetheless, several factors contribute to the difficulty of increasing the availability of affordable housing, including a shortage of land, environmental conditions, constraints on development finance, and the lack of regulatory tools to require affordable housing in new developments. Like other communities, Salem is not in control of all of these barriers.

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

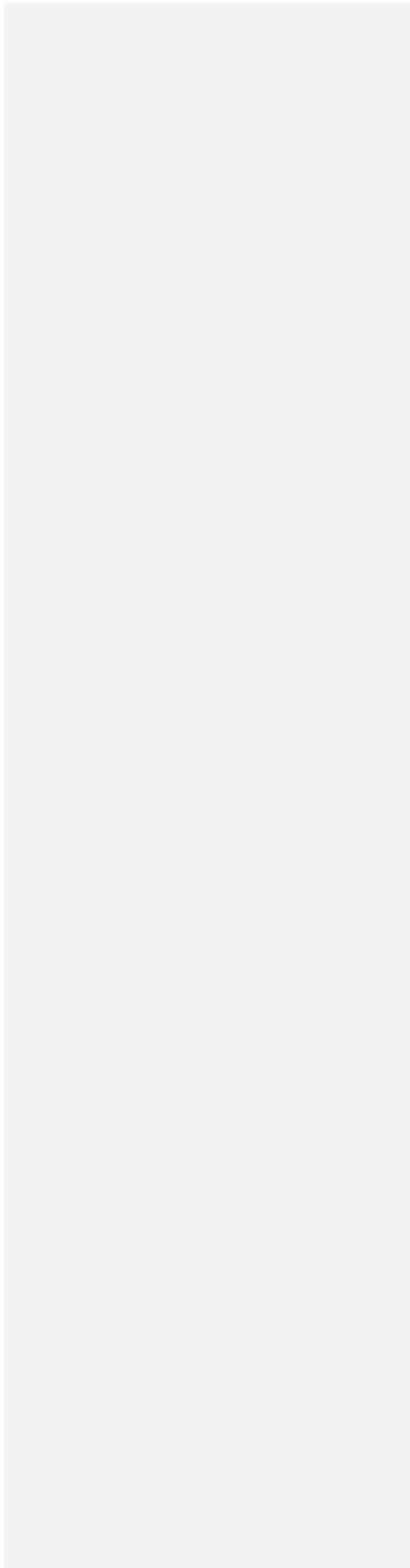
Salem's zoning does not require developers to provide affordable housing via an inclusionary zoning ordinance. As a result, the redevelopment of obsolete residential and commercial space for new condominium or rental housing has produced higher-end units that are not affordable to a large percentage of the City's existing residents. While the infusion of more people and disposable income in the downtown area supports local economic development goals, a lack of a sufficient supply of housing for low-, moderate-, and middle-income households may create negative social and economic consequences for the City as a whole. The City will:

- Continue to negotiate the inclusion of affordable units in private housing developments.
- Consider an inclusionary zoning ordinance to ensure that future development includes low- and moderate- income units.
- Continue to utilize Massachusetts' Chapter 40B Comprehensive Permit program which enables the City to waive local zoning requirements including density, height, and use, for developments to create new affordable housing.
- Utilize local funding through the Affordable Housing Trust Fund and the Community Preservation Act to facilitate affordable housing development.
- Work toward the development of a 40R Smart Growth Overlay District within the Point Neighborhood to encourage commercial and housing diversity in mixed-use developments at high minimum densities with a minimum of 20% deed-restricted affordable housing units allowed as-of-right.

Discussion

In order to fund and facilitate the process of developing a 40R SGOD, the City intends to apply to the MA Department of Housing and Economic Development's Planning Assistance Toward Housing (PATH) grant program. The PATH program supports multi-family housing proximate to existing infrastructure,

community services and public transportation, as well as projects containing ancillary commercial facilities that are secondary to the residential use of properties. The goal of PATH is to increase the supply of multi-family, mixed-income housing across the Commonwealth by encouraging community-based planning activities that will lead directly to housing production. If the PATH grant is awarded, funding will go toward the facilitation of public meetings, solicitation of community input, and the development and approval of ordinance language. The City envisions this process taking place in 2015.



AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

The Five Year Consolidated Plan outlines several barriers to housing affordability and reducing the impacts of poverty in Salem: the cost of permitting and developing land with environmental constraints, the lack of regulatory tools to require or encourage affordable housing in new developments, the lack of resources to finance affordable housing development, an economy imbalanced by lower-wage jobs, and local government's dependence on the property tax to finance City services.

Like other communities, Salem is not in control of all of these barriers, and as a result, its ability to solve them is constrained by financial resources and legal requirements. Nevertheless, Salem has identified several strategies to overcome these obstacles in its goals to increase affordable housing, provide a decent living environment, and increase economic opportunities for low- and moderate-income residents.

- The City will continue to support the creation of new affordable housing units, neighborhood improvement projects, and anti-poverty strategies through partnership with non-profit entities, supplementing state and federal subsidies with local funding, and case-by-case negotiation with private developers.
- The City will continue to utilize tools such as the Chapter 40B Comprehensive Permit program to exempt developments which create affordable housing from local land use regulations.
- The City is looking to undertake a planning process in 2015 that will create a 40R Smart Growth Overlay District (SGOD) within the Point Neighborhood. Adoption of a 40R district would help encourage commercial and housing diversity in mixed-use developments at high minimum densities, by being allowed as-of-right rather than on a special permit basis. Under state law, a 40R SGOD district requires a minimum of 20% deed-restricted affordable housing units. In order to fund and facilitate the process of developing a 40R SGOD, the City intends to apply to the MA Department of Housing and Economic Development's Planning Assistance Toward Housing (PATH) grant program.

Actions planned to foster and maintain affordable housing

The following summarizes Salem's strategy to address housing needs. This strategy includes both new housing production and preserving the existing housing stock for working families. The key components are:

- Producing New Housing Units - Working with private and nonprofit developers, Salem supports the creation of affordable housing units through the conversion of underutilized buildings and parcels.
- Preserving Existing Affordable Units - Salem has several private rental developments with affordable units utilizing subsidies that will expire after a period of time. The city continues to negotiate the extension of affordability for expiring subsidized units.

- Funding to support affordable housing - The Affordable Housing Fund established by the City Council provides resources to create and preserve affordable housing. The City negotiates with developers on a case-by-case basis for affordable units.
- In 2012 the City passed the Community Preservation Act, which raises funds through a surcharge on property tax bills. CPA requires a minimum spending (or reserve) of 10% of the annual budget on community housing projects.
- Improving Public Housing - The Salem Housing Authority (SHA) and Community Teamwork, Inc. in Lowell currently administer a combined total of 1,215 Section 8 vouchers in Salem. In addition, the SHA owns and manages a portfolio of 715 units of public housing for low income elderly, family, and handicapped residents scattered across the city. Funding to preserve and maintain these properties is provided by DHCD and HUD.
- Providing First-Time Homebuyers Assistance - The City provides families with the opportunity to own their first home through the *First-Time Homebuyer Downpayment Assistance Loan Program*. The program offers a \$1,000 increase over the maximum loan amount for homeowners who complete First-Time Homebuyer Counseling. In addition, DPCD staff provides assistance to coordinate other resources for homebuyers, such as Massachusetts Housing Partnership *SoftSecond Loan Program* and a variety of homeownership programs offered by MassHousing, as well as supporting first-time homebuyer education workshops provided by various organizations.
- Rehabilitation of Existing Housing - While older homes are integral to Salem's history and neighborhood fabric, they require a great deal of maintenance and may not meet current building codes. In response to this issue, the City administers a *Housing Rehabilitation Loan Program* to provide low-interest loans to owners of single and multi-family properties to address health and safety issues. The program was expanded to investor-owners with low- to moderate-income tenants to maintain affordable, quality rental properties and to discourage the conversion of affordable rental units into condominiums. Homeowners are also referred to NSCAP's weatherization program for energy-efficiency work before utilizing Salem's loan program, thereby reducing the homeowner's loan burden. In addition, the City offers deleading assistance for homeowners with a lead poisoned child through MassHousing's *Get the Lead Out Program*, which can be combined with the City's *Housing Rehabilitation Loan Program*.
- Working Regionally to Increase the Supply of Housing - As the housing market is not confined to city boundaries, multi-jurisdiction cooperation is needed to address the region's lack of affordable housing. No one city or town can, or should, bear the responsibility of providing all of the region's affordable units. Salem is committed to working with its partners in the North Shore HOME Consortium and with the region's mayors to encourage the development of housing throughout the area in an effort to increase the supply of housing for all.

Actions planned to reduce lead-based paint hazards

The Salem Board of Health disseminates information regarding the proper disclosure of lead hazards upon selling or renting a housing unit and inspects rental units for lead paint hazards. In Salem, a landlord is required to obtain a Certificate of Fitness inspection when an apartment becomes vacant. Board of Health personnel conduct this inspection and enforce the State Sanitary Code for Housing. When the information is sent to the landlord prior to this inspection, a letter describing the Federal law is included, as is a copy of the Tenant Notification Form in English and Spanish. Also, the Board of Health periodically sends notification of regulations regarding lead-based paint to area realtors. In addition, Board of Health personnel are trained Lead Determinators.

Should the Board receive a call from a tenant who is concerned that there may be lead-based paint in his/her apartment, potentially affecting their children under six years of age, the Board is able to send out a Sanitarian to conduct a Lead Determination. If lead paint is detected, an order is sent to the landlord requiring compliance with the State Lead Law. The Board ensures compliance with the order. The Massachusetts Childhood Lead-Paint Poisoning Prevention Program is notified of the results of all Lead Determinations.

In cooperation with the Commonwealth of Massachusetts and other municipal departments, the City of Salem, through its DPCD, works to decrease the number of housing units containing lead-based paint hazards. The City actively works to reduce lead-paint hazards in pre-1978 housing occupied by lower-income households through the City of Salem's *Housing Rehabilitation Loan Program*. Through the *Salem Housing Rehabilitation Loan* and *Get the Lead Out Programs*, the City provides loan funds for qualified applicants for lead testing, hazard reduction and abatement activities, and temporary relocation reimbursements. Lead-based paint hazard control measures are consistent with the federal Title X requirements and State lead based paint regulations. MassHousing's *Get the Lead Out Program* is also available to homeowners with a lead poisoned child.

Finally, all participants in the *First-Time Homebuyer Downpayment Assistance Loan Program* are given a copy of the EPA brochure "Protecting Your Family from Lead in Your Home."

Actions planned to reduce the number of poverty-level families

Salem uses CDBG and other funds to pursue an anti-poverty strategy carried out by the City and a variety of social service subrecipients. The strategy consists of four components: education, job training, affordable housing and social services.

Education

An adequate school system is crucial to reducing poverty in future generations. The City has used state funding to renovate and improve its educational facilities and provide school-age children with an environment conducive to learning. The Salem Public Schools support bilingual classroom settings and technology-based training that will enable those with lower incomes to improve their job opportunities. The school choice program gives residents more choices about the school they want their children to attend, and offers education focused specific skills, such as science and technology and communication

and community service. Salem's Parent Information Center coordinates the school choice program designed to improve racial balance within the school systems, and provides information about adult education programs designed to help low-income families.

The City will continue to support various educational programs for youth, adults, and the Spanish-speaking population with CDBG funds, including Salem Public Schools, and programs administered by non-profit agencies such as Salem Cyberspace, the Boys and Girls Club, North Shore Community Development Coalition, and VOCES.

Job Training and Employment Resources

Salem collaborates with numerous job training, and workforce development programs in the region such as The North Shore Career Center, Training Resources of America and the North Shore Workforce Investment Board. With assistance from a Working Cities Challenge grant, Salem is working toward bringing the Point Neighborhood's economic indicators in line with rest of the city by focusing on four issue areas: economic development, small business development, workforce development, and leadership development.

The City will continue to use CDBG funds to support job training and employment assistance programs such as the Wellspring House MediClerk Program.

Affordable Housing

Providing adequate, affordable housing for low- and moderate-income residents is critical to the success of an anti-poverty strategy. City agencies such as the Salem Housing Authority and the DPCD are committed to providing safe, appropriate, and affordable housing opportunities to very-low, and low- and moderate-income family, elderly, and disabled households. In addition, many housing providers and social service agencies work in concert to combat poverty in Salem. The City's established partnerships with agencies such as the NSCAP, the North Shore HOME Consortium and the North Shore Community Development Coalition increase its success at bringing services to lower income residents and encouraging them to participate in revitalizing their community.

Social Services

Through a competitive funding round, the City of Salem uses CDBG funds to support 20-25 non-profit social service programs annually. These organizations provide services to help families meet the costs of living, promote family self-sufficiency, serve special populations and/or provide crisis intervention assistance – programs seeking to break the cycle of poverty. CDBG funds support several programs which indirectly assist with housing in many ways such as increased pay (i.e. job training, ESL programs) and decreased monthly expenditures (i.e. child care, food programs) so households can better afford rent or mortgages. There are also many non-CDBG funded programs available to Salem residents to help households overcome various obstacles to self-sufficiency.

Actions planned to develop institutional structure

The Department of Planning and Community Development (DPCD) administers the City of Salem Community Development Program as well as the formula funding received by the North Shore HOME Consortium for which the City of Peabody is the lead agency. Under the direction of the Director of Planning and Community Development, the Assistant Community Development Director manages and monitors Salem's community development programs.

Salem's housing programs are administered by the DPCD Housing Coordinator under the direction of the Director of Planning and Community Development. In addition, local non-profit agencies, CHDOs and CDCs administer certain housing activities. Many housing activities leverage funds through private lender financing.

City departments undertake certain CDBG-funded activities, such as the tree planting program, sidewalk replacement, street paving and curbscut installation. These departments may subcontract work under public bidding procedures and provide requests for reimbursement and any required documentation (i.e., prevailing wage documentation) to the DPCD.

Each year the City of Salem issues a Request for Proposals to nonprofit organizations that offer social service, housing or economic development programs. CDBG funds are awarded to organizations that demonstrate programmatic needs and the capacity to administer the proposed program. The City's Assistant Community Development Director coordinates the management of the public service and housing subcontracts and the Economic Development Planner coordinates the management of the economic development subcontracts.

In general, DPCD staff carries out the remaining activities, including the hiring of consultants or other private businesses through established municipal purchasing procedures.

The City's auditing firm audits Salem's CDBG program delivery system annually. In addition, HUD staff conducts periodic reviews and grant monitorings. The City promptly implements recommendations arising as a result of these reviews. The DPCD continuously works to improve upon its methods and procedures for the administration of its programs.

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

DPCD will continue to administer Salem H.O.P.E. (Human Organization Partnership Effort), a networking group of human service agencies that serve Salem residents, offering a forum for agencies to learn about the services being provided by other agencies in order to fill in gaps, coordinate efforts and avoid the duplication of services. All human service agency representatives are invited to attend the quarterly Steering Committee breakfast meetings held at rotating agency locations. Through this program, agency representatives are introduced to each other and exchange information, announcements and updates.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Over the past five years, Salem met all timeliness requirements, and program expenditures were consistent with its 5-Year Consolidated Plan and annual Action Plan goals. Funds drawn down are always used within the year they are received; no program income is carried over.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

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

Discussion

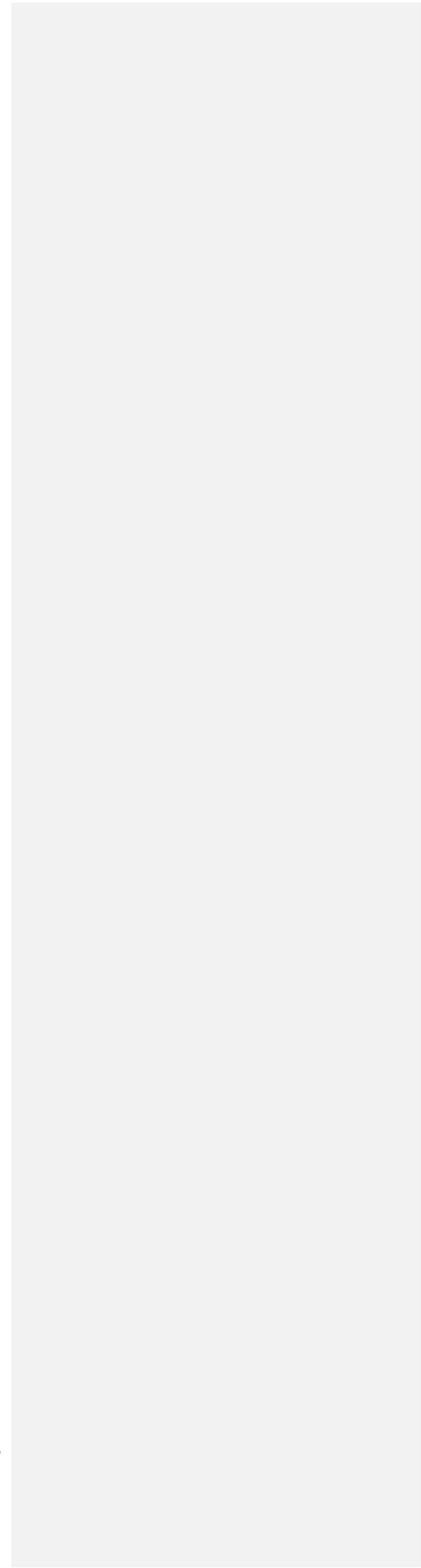
Salem intends to spend at least 70% of CDBG funds to benefit persons of low and moderate income in FY16. The City of Salem primarily funds activities that serve low- to moderate-income households (limited clientele) or activities within majority low- to moderate-income neighborhoods, typically reaching a percentage of 89% or higher.

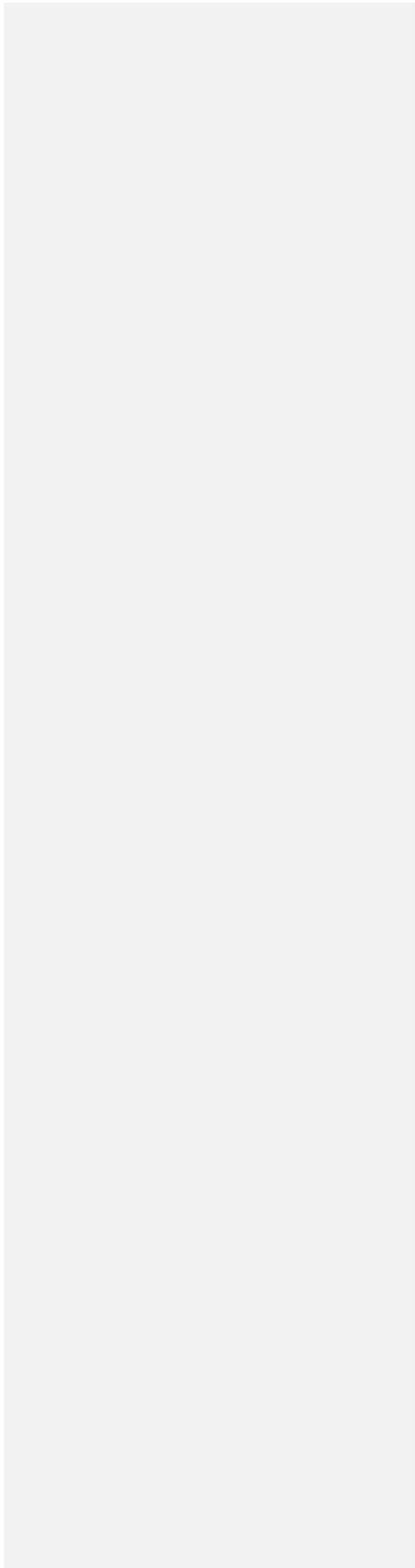
Appendix

1 - Map

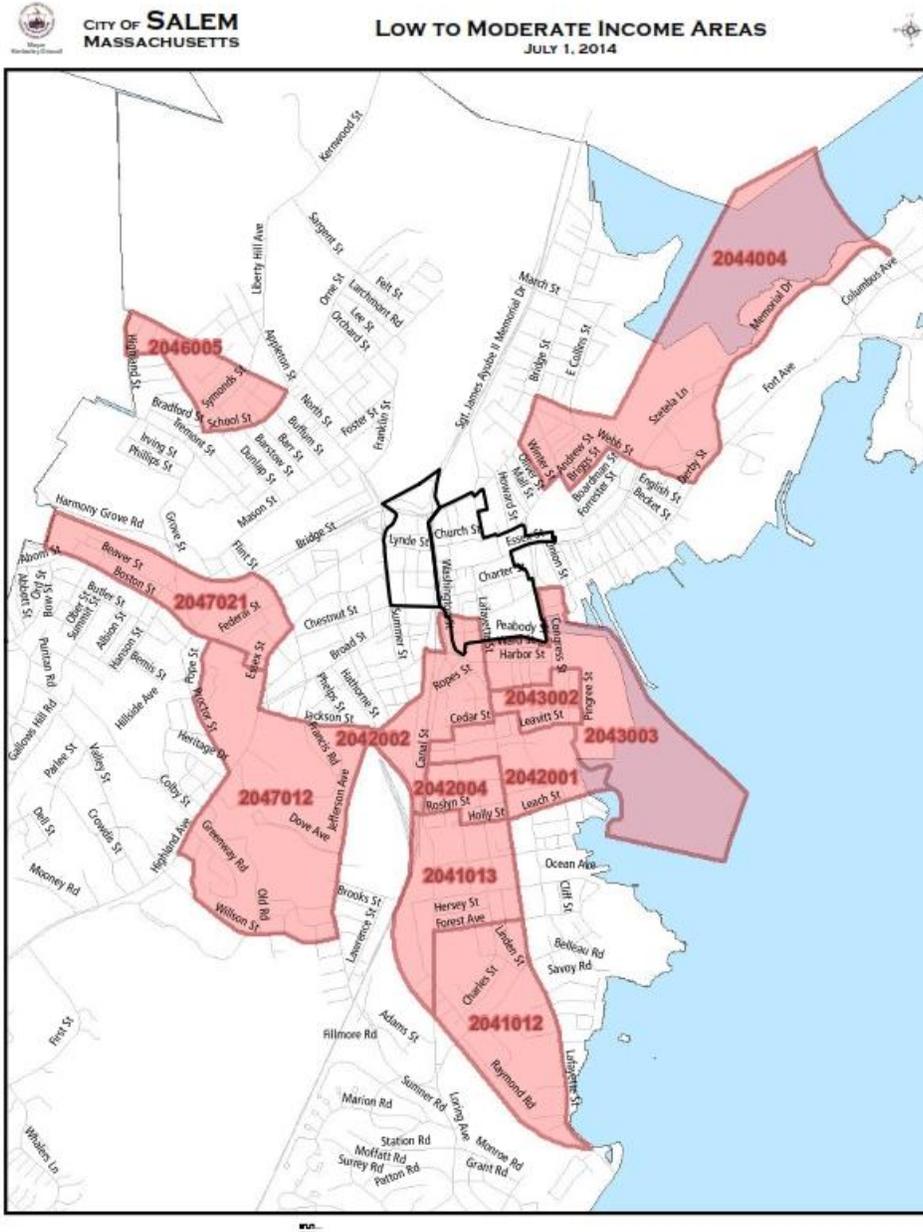
2 - Application for Federal Funding and Certifications

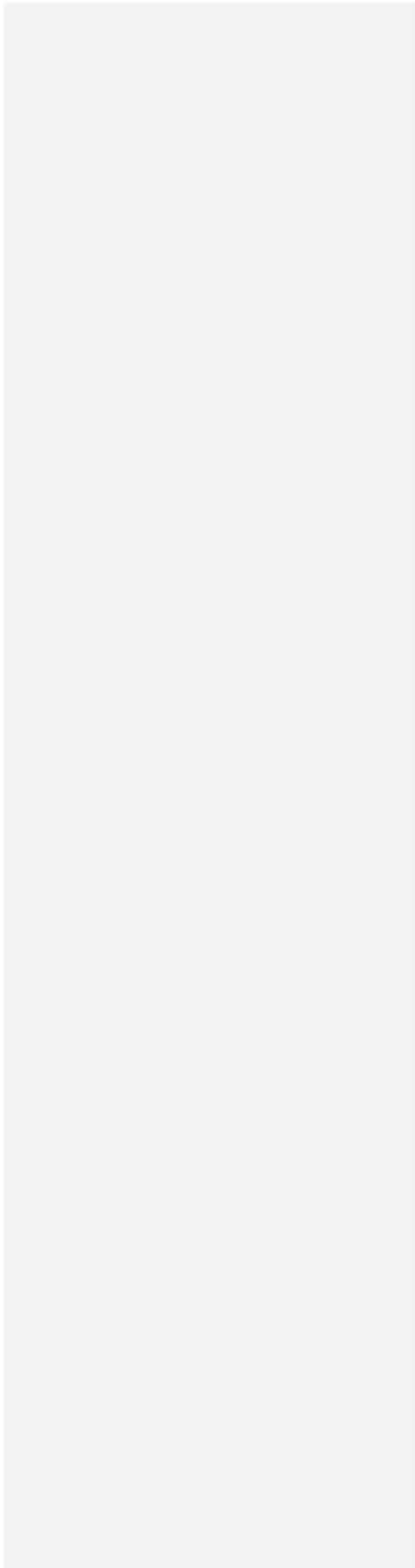
3 - Other Resources





Appendix 1 – LMI Map





Appendix 2 - Application for Federal Funding & Certifications

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text" value="04-6001413"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Salem, Massachusetts"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="04-6001413"/>	* c. Organizational DUNS: <input type="text" value="1567710240000"/>	
d. Address:		
* Street1: <input type="text" value="120 Washington Street"/>	<input type="text"/>	
Street2: <input type="text"/>	<input type="text"/>	
* City: <input type="text" value="Salem"/>	<input type="text"/>	
County/Parish: <input type="text"/>	<input type="text"/>	
* State: <input type="text" value="MA: Massachusetts"/>	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	<input type="text"/>	
* Zip / Postal Code: <input type="text" value="01970-3545"/>	<input type="text"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Planning & Community Develop."/>	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Ms."/>	* First Name: <input type="text" value="Lynn"/>	<input type="text"/>
Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: <input type="text" value="Duncan"/>	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: <input type="text" value="Director"/>		
Organizational Affiliation: <input type="text" value="City of Salem, Department of Planning & Community Developmen"/>		
* Telephone Number: <input type="text" value="978-619-5685"/>	Fax Number: <input type="text" value="970-740-0404"/>	
* Email: <input type="text" value="lduncan@salem.com"/>		

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U. S. Department of Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218

CFDA Title:

Community Development Block Grant

*** 12. Funding Opportunity Number:**

14-218

* Title:

CDBG Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

New Attachment

*** 15. Descriptive Title of Applicant's Project:**

Community Development Block Grant Program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="952,642.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="115,000.00"/>
* g. TOTAL	<input type="text" value="1,067,642.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

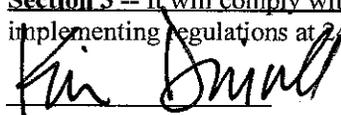
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015, _____ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Kir Drinnell 5-6-15

Signature/Authorized Official

Date

Mayor

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

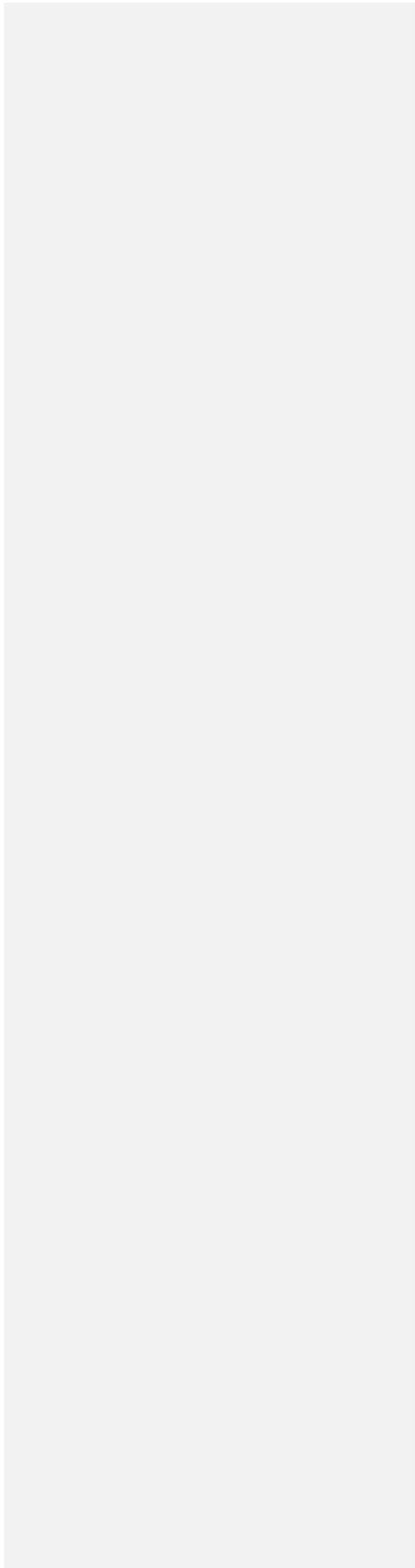
The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Kin Drivell 5/6/15
Signature/Authorized Official /Date

Mayor
Title



Appendix 3 – Other Resources

This section describes the anticipated resources that assist Salem residents in addition to CDBG and HOME funds. These include leveraged funding for Salem’s CDBG and HOME activities, financial resources for Salem’s community partners and other services and resources available to Salem residents.

Financial/Leveraged Resources

Many activities leverage funding from other sources to maximize the impact of the federal dollars the City receives. In addition to the City, several housing and community development programs are carried out by non-city agencies that operate through a variety of resources. The tables below include anticipated funding resources for the City of Salem Department of Planning & Community Development, as well as several key organizations, including the Salem Housing Authority, North Shore Community Action Programs, Inc., Lifebridge and North Shore Community Development Coalition. While it is not possible to anticipate every source of funding, the table below indicates some of the sources of funds that CDBG and HOME will likely leverage during FY16. The dollar amounts are best estimates and do not indicate a minimum or maximum amount that will be leveraged.

City of Salem FY16 funding resources/anticipated leveraged funds (includes full amounts applying for, applied for, awarded or awarded and partially spent):

Source	Amount
Federal Sources	
CDBG	\$952,642
HOME	\$88,295
Program Income	\$115,000
Subtotal Federal	\$1,155,937
Federal Sources (Non-CDBG or HOME):	
Environmental Protection Agency - Revolving Loan Fund (awarded with Peabody, MA - for use over 5 years)	\$950,000
Subtotal Federal	\$950,000
State Sources:	
MA Office of Coastal Zone Management – Coastal Community Resilience Program (awarded)	\$200,000
MA Office of Coastal Zone Management – Green Infrastructure for Coastal Resilience Program (awarded)	\$75,000
MassDevelopment – Remediation Program (applying)	\$500,000
MA Cultural Council – Cultural Facilities Funds (awarded)	\$20,000
DHCD Planning Assistance Toward Housing Program (awarded)	\$30,000
EOHED - MassWorks Infrastructure Program 2013 (awarded for Grove St. project)	\$1,475,000
EOHED - MassWorks Infrastructure Program 2014 (awarded for Washington/Dodge project)	\$2,535,000
Seaport Advisory Council (awarded)	\$4,050,000
MA Dept. of Energy Resources Green Communities (applied)	\$250,000

Executive Office of Energy and Environmental Affairs – Parkland Acquisitions and Renovations for Communities (awarded for Winter Island Trail)	\$192,404
Massachusetts Historical Commission – Survey & Planning Grant (awarded for Fort Pickering)	\$12,500
Massachusetts Historical Commission - Massachusetts Preservation Projects Fund (applied for Salem Common Fence)	\$50,000
Subtotal State	\$9,389,904
Local/City Sources:	
Capital Improvement Program	\$50,000
Community Preservation Act (total applications recommended for funding)	\$650,975
General Fund (Conservation Commission, Historical Commission, Planning Department, Planning Board, Market Place)	\$766,148
Subtotal Local/City	\$1,1,467,123
Private/Other Sources:	
Homebuyer matching funds	\$37,500
Business matching funds (Main Streets)	\$57,471
Subtotal Private/Other	\$94,971
TOTAL	\$13,057,935

Comment [JG1]: Extra \$

Note: Other sources of funds that may be leveraged, but for which no dollar estimate can reasonably be determined, are MA Get the Lead Out funds, private mortgages and private donations.

Salem Housing Authority funding sources/anticipated leveraged funds (for year ending September 30, 2014):

Source	Amount
Federal Sources	
U.S. Department of Housing and Urban Development Housing Assistance Payments	\$10,159,521
HUD Capital Fund Program 2014	\$40,906
HUD FY14 Federal Public Subsidy	\$162,394
Subtotal Federal	\$10,362,821
State Sources:	
MA Dept. of Housing & Community Development 4001	\$485,255
MA Dept. of Housing & Community Development MRVP	\$9,880
MA Dept. of Housing & Community Development Formula Funding	\$281,582
Subtotal State	\$776,717
Local/City Sources:	
	\$0
Subtotal Local/City	\$0
Private/Other Sources:	
	\$0
Subtotal Private/Other	\$0
TOTAL	\$11,139,538

North Shore Community Development Coalition 2014-2015 funding sources/anticipated leveraged funds:

Source	Amount
Federal Sources	
LIHTC	\$4,521,000
HOME Funds	\$400,000
CDBG	\$59,075
Federal Historic Credits	\$1,832,000
DOL - YouthBuild	\$437,327
Subtotal Federal	\$6,812,075
State Sources	
MA Dept. Elementary Secondary Education -YouthBuild	\$125,998
State Historic Credits	\$1,221,750
Brownfield Redevelopment Fund	\$166,513
Subtotal State	\$1,469,263
Local/City Sources	
CDBG Salem	\$9,075
CDBG Peabody	\$10,000
Subtotal Private/Other	\$17,075
Private/Other Sources	
Grants/Foundations	\$111,750
Events	\$92,849
Contributions	\$76,000
Community Investment Tax Credit	\$200,000
Federal Home Loan Bank	\$400,000
Eastern Bank Mortgage	\$2,000,000
Fees (development, asset mgmt., property, resident services, development overhead)	\$358,766
Subtotal Private/Other	\$12,125,880
TOTAL	\$24,165,058

Real Estate Development Source Summary 2009-2017, North Shore CDC

	Project Name	Palmer Cove	Salem Point II	Harbor-Lafayette Street	Congress, Dow & Ward	47 Leavitt Street	34 Peabody Street
	Affordable Housing Units Year Completed	15 2009	77 2015	27 est. 2016	63 est. 2017	15 est. 2018	n/a est. 2018
Federal	LIHTC	\$	\$ 5,151,000	\$ 1,412,000	\$4,082,569		
	City/Consortium HOME	\$846,995	\$ 450,000	\$ 50,000	\$ 250,000		
	Community Development Block Grant (CDBG)				\$ 50,000		
	Tax Credit Assistance Program (TCAP)	\$ -	\$-		\$ -		
	Federal Historic Tax Credits (FHC)	\$ -	\$ 1,811,000		\$1,986,985		
State	Affordable Housing Trust (AHT)	\$1,211,922	\$-	\$ 1,000,000	\$1,144,061		
	CATNHP	\$ -	\$-	\$ -	\$ 500,000		
	Housing Stabilization Fund (HSF)	\$1,211,923	\$-	\$ 700,000	\$1,000,000		
	HPSTF	\$ -	\$-	\$ 1,000,000	\$ -		
	Facilities Consolidation Fund (FCF)	\$548,580	\$-	\$ -	\$ -		
	State HOME	\$ -	\$-	\$ -	\$ 756,260		
	Housing Innovations Fund (HIF)	\$573,081	\$ 1,400,000	\$ -	\$ -		
	Danvers State Preservation Fund	\$182,000	\$-		\$ -		
	State Low-Income Housing Tax Credits (STC)	\$ -	\$-		\$2,688,000		
	State Historic Tax Credits (SHC)	\$ -	\$ 1,221,750		\$ 212,500		
	Green Aff Hsg Dev Program	\$ -	\$-		\$ -		
	MassHousing Design Grant	\$ -	\$-		\$ -		
	Brownfields Redevelopment Fund	\$ -	\$55,750		\$ -		
	Local	Community Preservation Act (CPA)	\$ -	\$-		\$ 171,005	
Private	Debt	\$650,000	\$-		\$ -		
	Tax Exempt Bonds	\$ -	\$ 2,100,000	\$ 350,000	\$5,262,500		
	Federal Home Loan Bank-Boston	\$ -	\$ 400,000	\$ 250,000	\$ -		
	Enterprise Foundation Grant	\$ -	\$-		\$ -		
	Energy Rebates & Utility Grants	\$ -	\$-		\$ -		
	Other LP Contributions	\$ -	\$-		\$ -		
	Other GP Contributions/Developer Equity	\$ -	\$93,000		\$ -		
	Deferred Developer Fee	\$244,529	\$-		\$ -		
	Accrued Interest	\$ -	\$ 104,440		\$ -		
	Other-Seller Note	\$ -	\$ 5,015,405	\$ 381,567	\$ -		
	Other-Rollover of Reserves	\$ -	\$ 247,000		\$ -		
	Other-Commercial Condominium Sale	\$ -	\$-		\$ -		
	Total Development Cost:	\$5,469,030	\$18,049,345	\$ 4,859,939	\$ 18,353,880	\$6,500,000*	\$9,600,000 *
TDC / Unit:	\$364,602	\$ 234,407	\$ 179,998	\$ 291,331			
Hard Construction Cost:		\$ 7,040,000	\$ 1,616,990	\$7,170,460			
Hard Cost / Unit:	\$ -	\$91,429	\$ 59,889	\$ 113,817	\$ -		

* estimated

North Shore Community Action Programs, Inc. FY16 funding resources/projected revenues:

Source	Amount
Federal Sources	
F.E.M.A.	12,800
Fuel Assistance	1,942,275
Federal Indirect	
Salem Home Fund	35,000
Salem Trust Home Fund	40,000
DOE – Action	13,455
DOE	379,440
VITA Grant: EITC Tax Prep	7,900
Subtotal Federal	2,430,870
State Sources	
CSBG	146,432
DHCD - Housing	2,125,455
CSBG - Advocacy	101,710
DHCD - EITC	5,386
CDBG Housing	248,665
CPSS	18,000
DOHE	75,000
CDBG (ABE)	265,273
DHCD/LHAND Weatherization	170,160
HOPWA	8,900
CSBG Housing Law	27,338
Subtotal State	3,192,319
Local/City Sources	
Salem CDBG	9,600
ASOST-Q	31,794
Subtotal Local/City	41,394
Private/Other Sources	
Donations	284,783
Private Contracts & Grants	1,685,671
Tuition & Service Fee	1,333,510
Subtotal Private/Other	3,303,694
TOTAL	8,968,547

Lifebridge FY15 funding sources/anticipated leveraged funds:

Source	Amount
Federal Sources	
HUD - McKinney Funds	\$98,000
Subtotal Federal	\$98,000
State Sources:	
DHCD	\$387,515
Subtotal State	\$387,515
Local/City Sources:	
CDBG	\$9,800
Subtotal Local/City	\$9,800
Private/Other Sources:	
Donations	\$250,000
Private Contracts & Grants	\$60,000
Commercial Income	\$425,000
Private Client Fees	0
Subtotal Private/Other	\$735,000
TOTAL	\$1,230,315

Services

In addition to financial assistance provided to Salem residents through the City and its community partners, there are numerous programs and services available to Salem residents. Some are funded through CDBG. Some non-CDBG funded resources not previously mentioned in this plan include, but are not limited to:

Greater Lynn Senior Services - THE RIDE

THE RIDE paratransit service provides door-to door, shared-ride transportation to eligible people who cannot use fixed-route transit (bus, subway, trolley) all or some of the time because of a physical, cognitive or mental disability. [THE RIDE is operated by the Massachusetts Bay Transportation Authority \(MBTA\)](#) in compliance with the federal Americans with Disabilities Act (ADA). They provided 29,875 trips for Salem residents in FY13.

[Independent Living Center of the North Shore and Cape Ann, Inc.](#)

The ILCNSCA is the North Shore and Cape Ann service and advocacy agency for all persons with disabilities. The agency is located at Shetland Properties in the Point Neighborhood and is available to assist with completion of SSI/SSDI, food stamps and various housing applications. ILCNSCA advertises monthly times that are set aside where staff are available in a group setting to offer guidance on completing the Universal Housing application for subsidized housing across Massachusetts. They assist approximately 30 people annually with completing the UHA, Section 8 centralized waiting list or regional Section 8 waiting list.

[North Shore Community Development Coalition](#)

The North Shore CDC invests in neighborhoods to create thriving communities, striving to provide quality affordable housing and foster economic empowerment and community development on

the North Shore. Located in the Point Neighborhood, its residents make up the majority of their clients. North Shore CDC continues to advance quality programming that offers residents in the region basic life skills to aid in achieving economic stability and a self-sufficient life. Programming includes YouthBuild North Shore, Homeownership Training and Counseling, Community English Program and Family Stability Program. Along with its programming, North Shore CDC provides bilingual assistance to complete various applications. Annual numbers for FY14 include:

- VITA - 51
- Housing applications - 35
- Job applications - 5
- Other - 45

[Catholic Charities](#)

Catholic Charities North began more than 95 years ago with initial sites in Salem and Lynn. The programs at Catholic Charities North strive to prevent hunger and homelessness for local families in a financial emergency; engage youth in education and employment programs focused on long term solutions to poverty; and support families in their effort to build safe, nurturing environments for children. The Salem office, in the Point Neighborhood, offers Basic Needs, Family Support and Counselling services. Just over 50% of Catholic Charities Salem Basic Needs clients reside in the Point Neighborhood. Budgeting and financial education are offered to all Basic Needs clients. The agency will also assist with providing information and assistance with applications upon request.

[HAWC](#)

HAWC provides free services and support to victims of domestic abuse residing in 23 cities and towns on Massachusetts' North Shore. HAWC services include a 24-hour hotline, support groups, individual advocacy, legal advocacy, and hospital advocacy, children's services, a shelter program, community education, and a Parent-Child Trauma Recovery Program. Advocates meet with individuals one-on-one to support them with identifying their needs and accessing resources. They also provide financial literacy specifically to clients living in their shelter. The agency is located at Shetland Properties in the Point Neighborhood.

[Citizens for Adequate Housing](#)

Citizens for Adequate Housing, Inc. ends homelessness one family at a time by providing a dignified, nurturing, and supportive environment that empowers each family to reach its social and economic potential. They provide a temporary home for homeless families and permanent affordable housing to low income families. 18% of their residents are from Salem and are placed with CAH for temporary family shelter. They provide one-on-one financial literacy training (using DVDs) and are considering partnering with a local bank to do a more in-depth training in FY15.

[North Shore Community Action Program Inc.](#)

North Shore Community Action Programs, Inc. (NSCAP) provides social services that enable low-income families and individuals to obtain the skills and knowledge they need to become economically self-sufficient, civically engaged, and to live in dignity and decency. To achieve its mission, they provide a range of programs and services in five key areas: Education and Training, Economic Stabilization, Housing and Homelessness Prevention, Energy Services, and Home Care.

Under Energy Services, NSCAP provides Fuel Assistance to 939 eligible households in Salem. As of 5/20/15, the agency has provided \$530,410.67 in fuel assistance for the 2014-15 season.

NSCAP also provides tax preparation services for low income households whose gross income may qualify them for the Earned Income Tax Credit. The program is free and runs from January through April at three sites. In 2014, the Peabody site served 194 Salem residents, the Beverly site served 12 Salem residents and the Salem site (held at North Shore CDC in the Point neighborhood) served 96 Salem residents.

NSCAP will also assist clients that have case management (i.e. rep payee's, shelter clients, HOPWA clients, ABE clients, etc.) with preparation of applications for Social Security Disability, food stamps/SNAP or other applications.

Other agencies/collaborations

At [Salem High School](#), students have the option to choose an elective course that allows them to build their knowledge of money and how investing works.

[New Liberty Charter School](#) provides academic skill, employability and personal stability programs for homeless and at-risk students, and partners with North Shore CDC to provide a YouthBuild program, as well as Journeys of Hope to offer vocational training in culinary arts.

[The Boys and Girls Club of Greater Salem](#) (steps from the Point Neighborhood), periodically provides a financial literacy program to its teens through local banks, most recently Salem Five.

[Salem State University](#) offers many programs that are open to residents, teachers and Salem High School students. Along with non-credit classes and programs, the community can enjoy an award-winning theatrical performance, take advantage of the print and electronic resources of the library, or bring the family to an exciting athletic event. There are athletic camps and clinics, a Center for the Arts, the Explorers Institute for Learning & Retirement, along with part-time degree programs.

Salem is fortunate to also host many State offices, several of which are located in or near the Point neighborhood. Agency offices in Salem include, but are not limited to, the [Salem Juvenile Court](#), [Probate and Family Court](#), [Transitional Assistance Department](#), Division of Unemployment Assistance, [North Shore Career Center](#) and [MA Rehabilitation Commission](#).

Links to social service agency websites are located at

http://www.salem.com/Pages/SalemMA_DPCD/dpcdlinks.

The Independent Living Center also provides an on-line "yellow pages" of resources. It is located at

<http://www.ilcnsca.org/yellowpages.php>