



**Fall Conference & Annual Business Meeting**  
**November 16, 2023**  
**Polar Park – Worcester, MA**

# Welcoming Remarks

**Tyler Fairbairn**

*Chair – NCDA Region 1*

**Eric D. Batista**

*City Manager – Worcester, MA*

# Congressional Update

**Jon Niedzielski**

*District Director - Office of Congressman Jim McGovern (MA-02)*

# NCDA Update

**David Bachrach**

*Secretary – NCDA National*

*Community Development Director - East Providence, RI*



# Washington Report

NCDAA Region 1 Fall Conference – November 16, 2023

David Bachrach

# FY24 Funding – Where are we?

- Operating under a Continuing Resolution through November 17
- The U.S. Senate passed their FY24 Transportation-HUD (THUD) spending bill on November 1. The bill provided full funding for CDBG (\$3.3 billion), HOME (\$1.5 billion), and a \$275 increase for HUD's Homeless Assistance Grants (\$3.9 billion).
- The House has not passed the FY THUD spending bill. The new Speaker of the House, Rep. Mike Johnson (R-LA) allowed for the debate of 74 bill amendments the week of November 7. The Grothman Amendment was defeated. If passed, the Amendment would have cut CDBG funding by 50% for FY24.

# Proposed FY24 HUD CPD Funding

## House Funding Levels – Community Development

- ♦ \$3.3 billion for CDBG formula grants (level funding)
- ♦ \$2.24 billion for local Community Project Funding (congressional earmarks)
- ♦ No new funding provided for the CDBG-PRO Housing Program
- ♦ \$300 million for Section 108 Loan Guarantees

# Proposed FY24 HUD CPD Funding

## House Funding Levels – Affordable Housing

- ♦ \$500 million (\$1 billion decrease) for the HOME Investment Partnerships Program (HOME)
  - ♦ NCDA join over 2,000 other national, state, and local organizations in a letter opposing the cuts.
- ♦ \$20 million for the PRICE Program to rehab and revitalize manufactured housing communities.



# Proposed FY24 HUD CPD Funding

## House Funding Levels – Homeless Assistance

\$3.729 billion for Homeless Assistance grants

- ♦ \$290 million (level funding) for the ESG program
- ♦ \$3.439 billion for the Continuum of Care program (\$129 million increase)

# Proposed FY24 HUD Funding

## Senate Funding Levels – Community Development

- ♦ \$3.3 billion for CDBG formula grants (level funding)
- ♦ \$100 million affordable housing barrier removal program (CDBG-PRO Housing Program)
  - ♦ Competitive program
  - ♦ Eligible applicants: states, local governments, metropolitan planning organizations, or a combination thereof
  - ♦ Purpose: identify and remove barriers to affordable housing productions and increase affordable housing production

# Proposed FY24 HUD CPD Funding

## Senate Funding Levels – Community Development (Con't)

- ♦ \$1.06 billion for local EDI projects
- ♦ \$300 million for Section 108 Loan Guarantee Program

# Proposed FY23 HUD CPD Funding

## Senate Funding Levels – Affordable Housing

- ♦ \$1.5 billion (level funding) for the HOME program

## Senate Funding Levels – Homeless Assistance

- ♦ \$290 million (level funding) for the ESG program
- ♦ \$3.9 billion for the Continuum of Care program (\$275 million increase)

# What Happens Next?

House and Senate appropriators are working behind the scenes to reach agreement on the final program numbers and to enact another continuing resolution.

# CDBG Reform Bill

- ◆ NCDA/COSCONA led bill with Rep. Emanuel Cleaver (D-MO)
- ◆ What does the bill do?
  - ◆ Increases the authorized funding level for CDBG
  - ◆ Makes new construction of housing easier to undertake
  - ◆ Increases the public services cap to 20%
- ◆ House Republicans are awaiting the release of the HUD CDBG Formula Study before proceeding with the Reform bill. HUD is expected to release the Formula Study some time next year.
- ◆ Senator Mike Rounds (R-SD) staff are in conversations with other Senate offices on a draft CDBG reform bill.

# Advocacy – What Can You Do?

- ♦ Attend Hill visits with your colleagues at the NCDA Winter Conference – January 30-February 2
- ♦ Participate in National Community Development Week – April 1-5
- ♦ Meet with your Congressional members in their district office some time next year.
  - ♦ Plan a site visit – very important

# CDBG 50<sup>th</sup> Anniversary

- ◆ 2024 marks the 50<sup>th</sup> anniversary of the CDBG program
- ◆ NCEA/CDBG Coalition have mapped out a series of activities for 2024, with much of the attention focused on congressional outreach/advocacy.
  - ◆ Congressional briefing
  - ◆ Advocacy kit
  - ◆ April designated Community Development Month
  - ◆ Development of CDBG Fact Sheets for Congressional offices
  - ◆ White House Summit in April
  - ◆ Special recognition celebration on August 22 – date of CDBG's enactment



# NCDA Events/Activities

- ♦ Audrey Nelson Award Submissions **Due December 7**
- ♦ 2024 NCDA Winter Conference – **January 31-February 2**; Pre-conference training on **January 30** (CDBG, HOME, IDIS, Subrecipient Management)
- ♦ National Community Development Week – **April 1-5**
- ♦ 2024 Annual Conference – Cambridge, MA – **June 12-14**; Pre-conference training on June 11.
- ♦ We thank the City of Cambridge, MA for hosting the 2024 Annual Conference!

# Continuum of Care Status on Homelessness and Strategies

***Leah Bradley***

*Chief Executive Officer, Central Massachusetts Housing Alliance, Inc.*

# Continuum of Care Status on Homelessness and Strategies

Leah Bradley, LCSW

Chief Executive Officer

Central Massachusetts Housing Alliance, Inc.

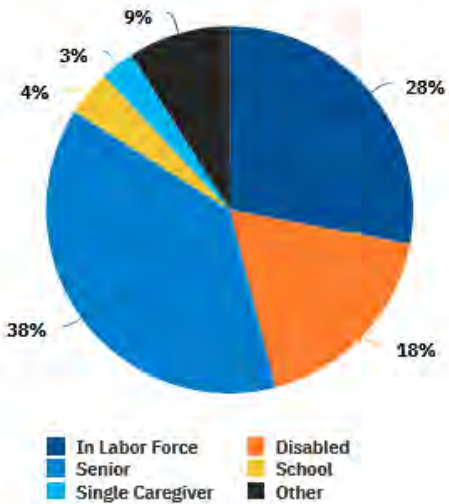
# State, County and Local Conditions

# Massachusetts Affordability

**KEY FACTS**

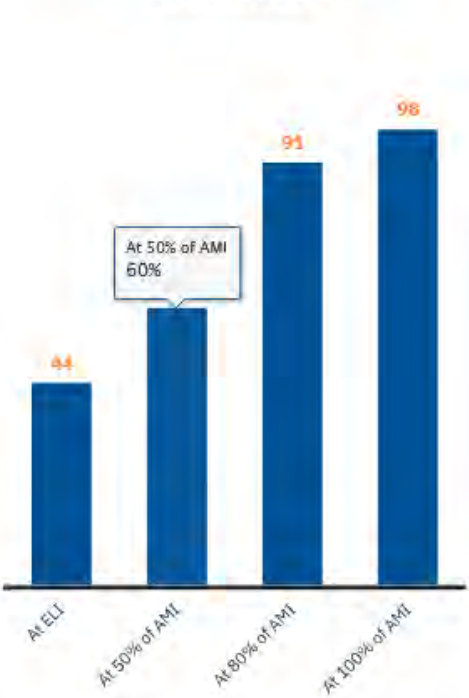
- 313,607** OR **31%** Renter households that are extremely low income
- 175,367** Shortage of rental homes affordable and available for extremely low income renters
- \$34,300** Maximum income for 4-person extremely low income household (state level)
- \$86,613** Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.
- 64%** Percent of extremely low income renter households with severe cost burden

### EXTREMELY LOW INCOME RENTER HOUSEHOLDS



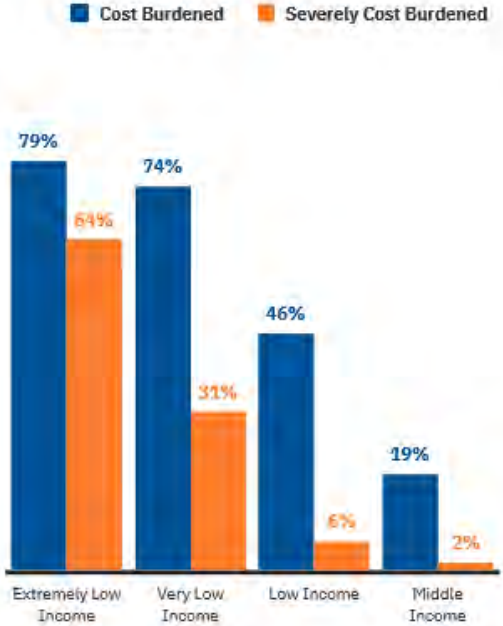
**Note:** Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. Thirteen percent of extremely low-income renter households include a single adult caregiver, 49% of whom usually work at least 20 hours per week. Ten percent of extremely low-income renter householders are enrolled in school, 47% of whom usually work at least 20 hours per week. Source: 2021 ACS PUMS  
**Source:** 2021 ACS PUMS

### AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS

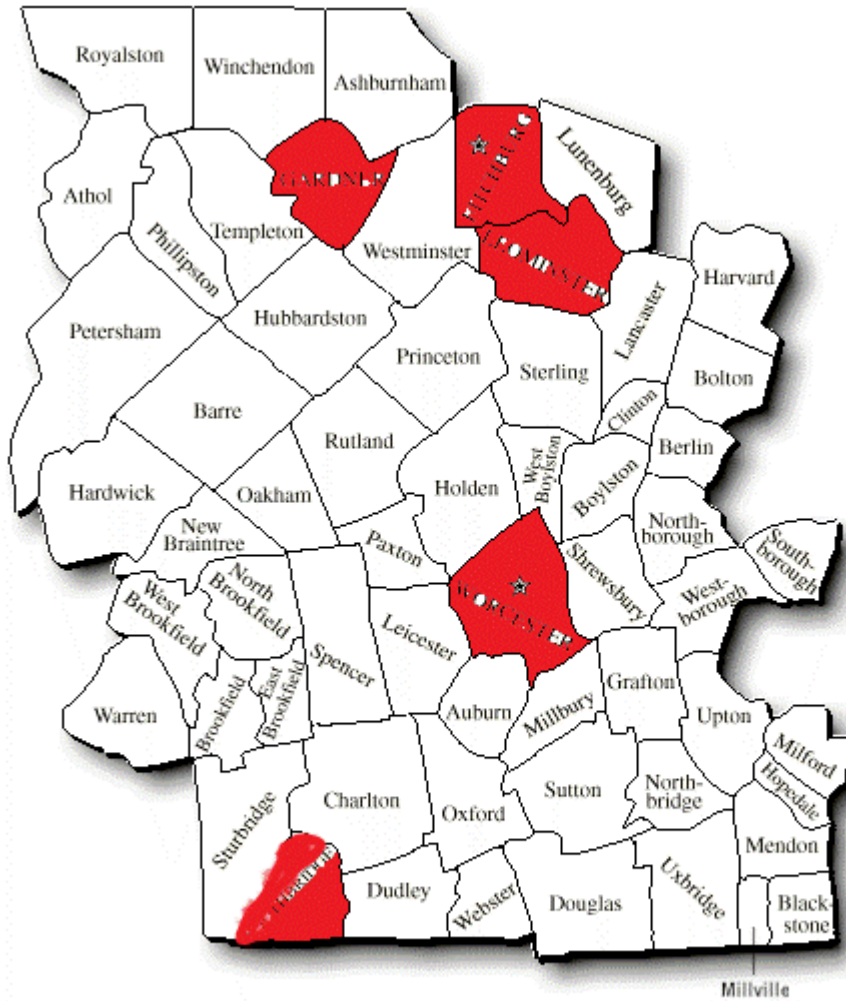


**Source:** NLIHC tabulations of 2021 ACS PUMS

### HOUSING COST BURDEN BY INCOME GROUP



**Note:** Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.  
**Source:** NLIHC tabulations of 2021 ACS PUMS



There are 60 Municipalities in Worcester County, but 59% of the rental housing in Worcester County is located in just these 5 communities;

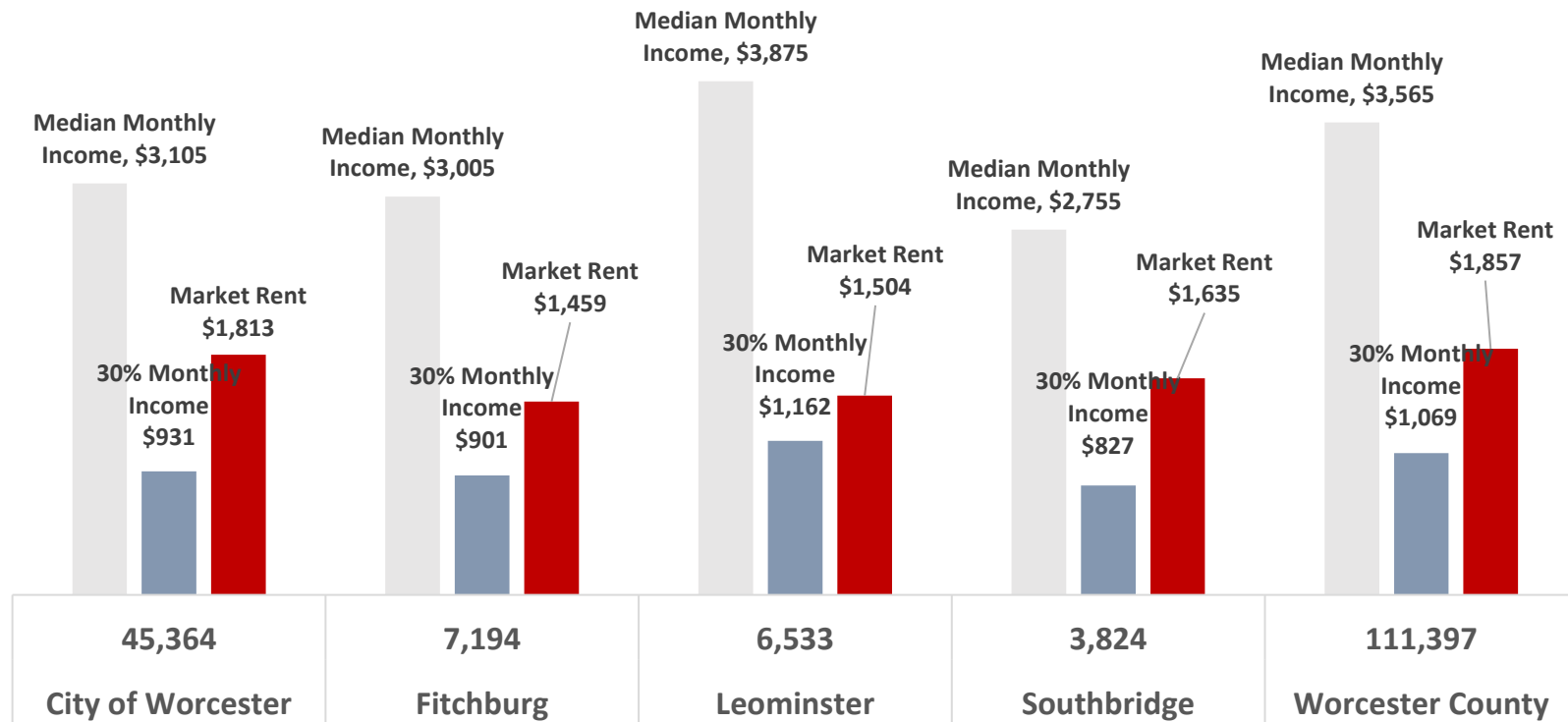
- **Worcester(40%)**
- **Fitchburg(6%)**
- **Leominster(6%)**
- **Gardner(3.5%)**
- **Southbridge(3.5%)**

These were “*mill towns*” and “*factory towns*” and the rental housing found there was developed to support industrial laborers over 80 years ago. That 80+ year old rental housing remains at the core of the housing currently in use.

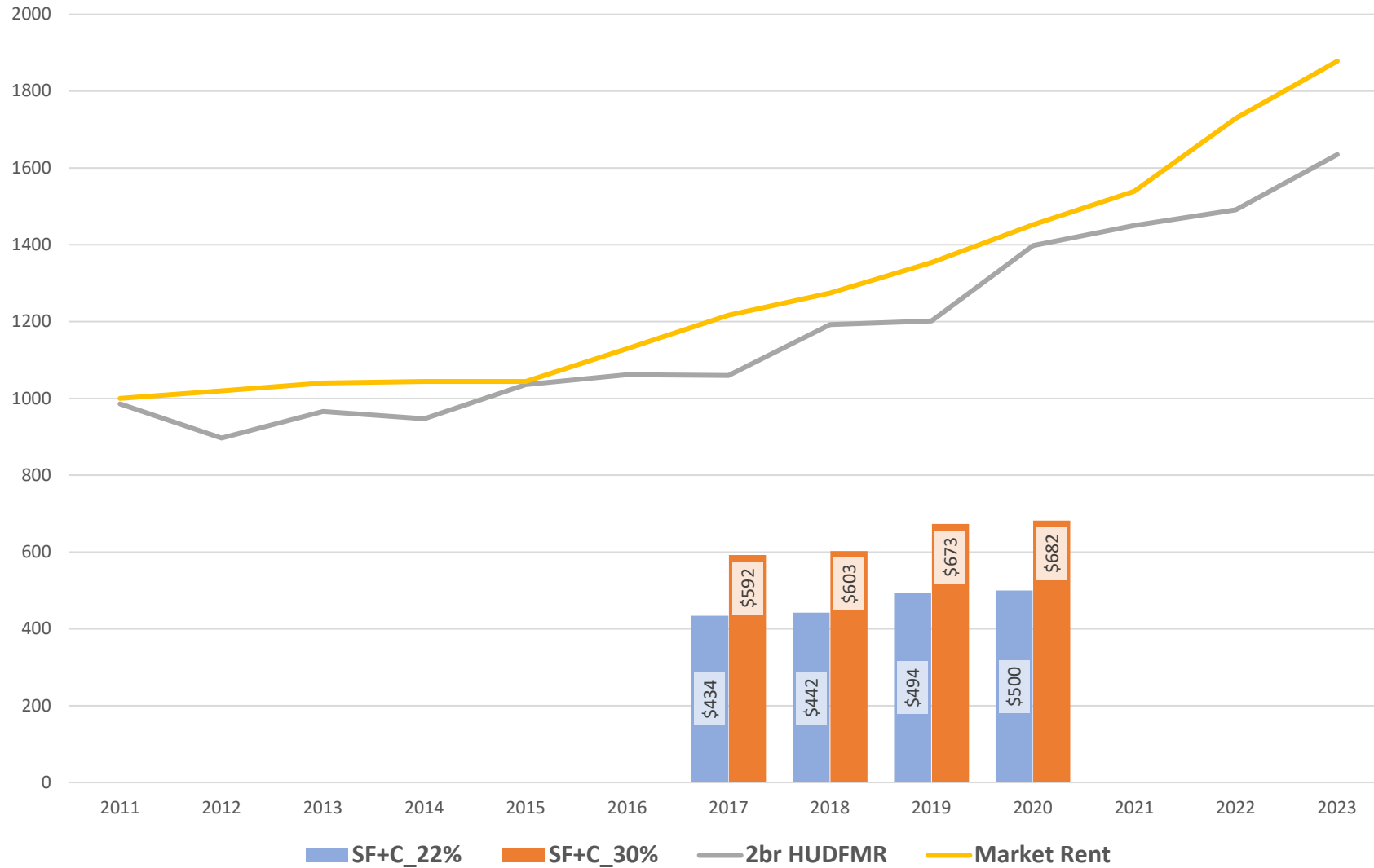
Comparing monthly incomes for renters with rents in Worcester County cities shows that even middle income renter households struggle to afford housing.

■ Median Monthly Income    ■ 30% Monthly Income    ■ Market Rent

\* Based on Zillow  
Observed Rent Index.



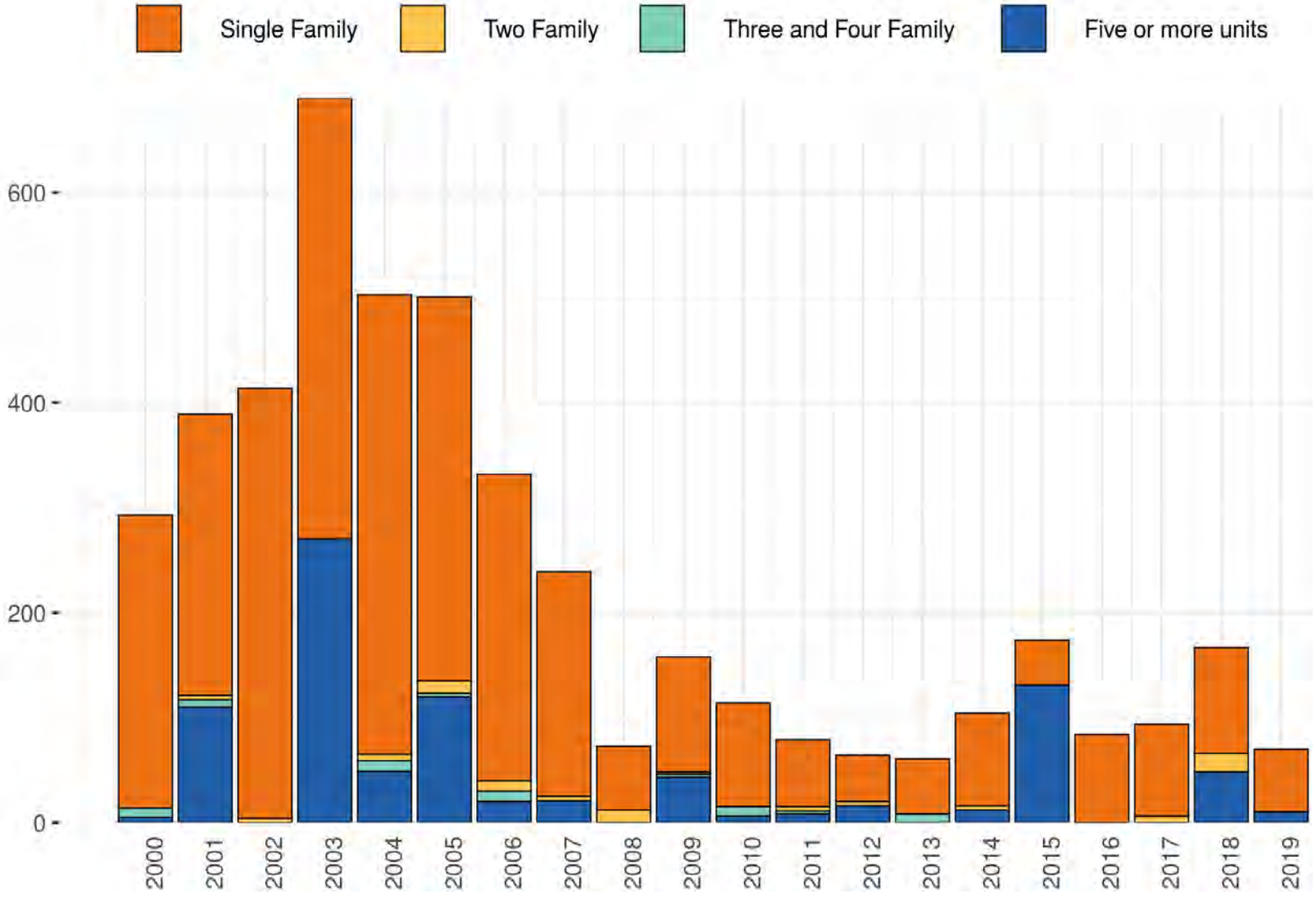
## Single female head of household with school aged children(SF+C)





# Housing Stock in Worcester

Annual housing units permitted by building type in Worcester



“We analyzed 71 of the largest metro areas in the United States...Worcester MA, is the hardest place to get an affordable apartment in the country right now.”

-Apartment Advisor, May 2023

RANK	METRO AREA	OVERALL SCORE
1	Worcester, MA	81.11
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	76.12
3	San Diego-Carlsbad, CA	74.45
4	Louisville/Jefferson County, KY-IN	73.81
5	Rochester, NY	72.77
6	Omaha-Council Bluffs, NE-IA	72.74
7	San Jose-Sunnyvale-Santa Clara, CA	72.42
8	Columbia, SC	72.39
9	Boston-Cambridge-Newton, MA-NH	70.85
10	Bridgeport-Stamford-Norwalk, CT	69.37

- Massachusetts’s Two Largest Cities Fall in the Top 10 Most Competitive Rental Markets
- [Worcester, MA](#), the second largest city in Massachusetts, is the hardest place to get an affordable apartment in the country right now. [Boston](#), where ApartmentAdvisor is based, isn’t too far behind in the No. 9 spot.
- Rent Price Isn’t the Only Indicator of Competitiveness
- As of the end of Q1 of this year, the vacancy rate in Worcester is sitting at 1.70% — the second lowest vacancy rate on our list, topped only by the [Louisville, KY–Jefferson Country, IN](#) area, which sits at 1.2%. The next lowest vacancy rate is 2.5% in [Rochester, NY](#). For reference, [a healthy rental vacancy rate is between 7% and 8%](#). Vacancy rates have been steadily declining across the country since the mid aughts, [according to the Census Bureau](#), and Worcester is no exception to the trend. Its vacancy rate has been lowering since 2017, indicating a housing shortage.
- While Boston’s vacancy rate has also been on the decline since 2017, Census data shows that there is a generally higher vacancy rate in Boston than in Worcester — even though the median rent for a 1-bedroom in Boston is almost \$1,000 more per month than in Worcester.\*

# The National Low Income Housing Coalition Out of Reach Report 2023 tells us that...



Worcester continues to be out of reach for most renters and low-wage earners.



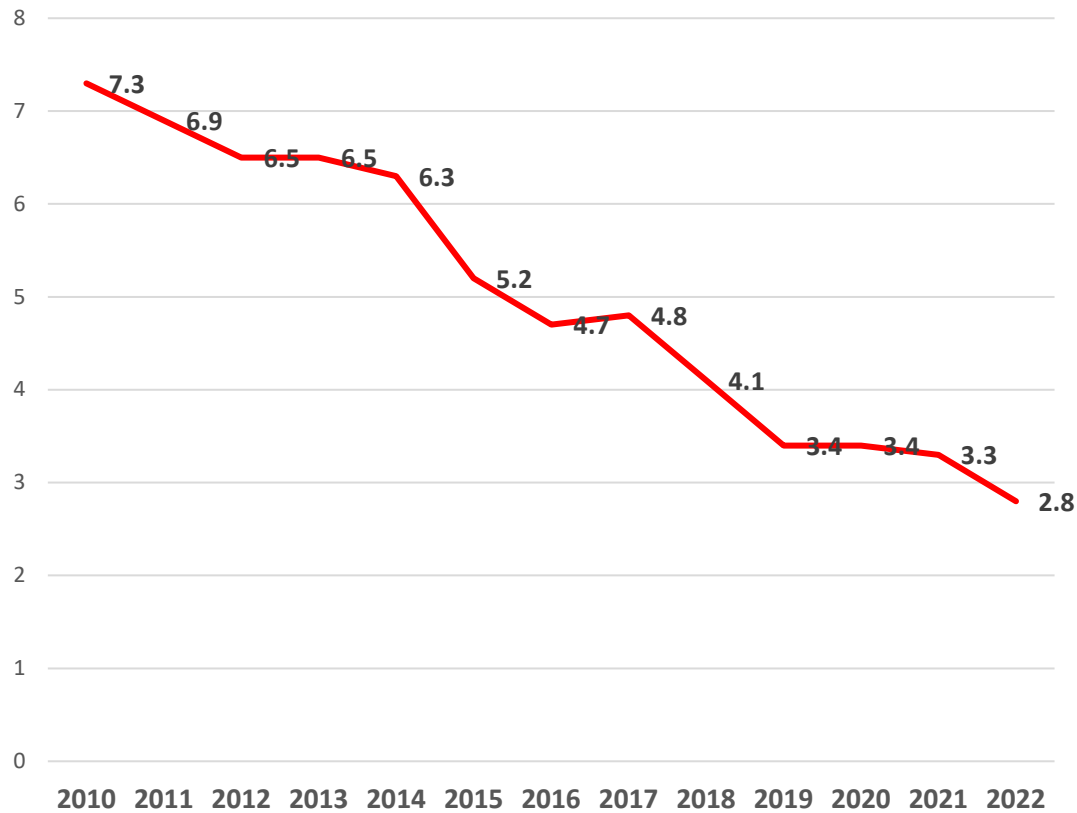
The Fair Market Rent for a two-bedroom apartment in Worcester and surrounding areas is \$1,635. To afford a two-bedroom apartment a household would need to earn 31.44 per hour or \$65,395 annually.



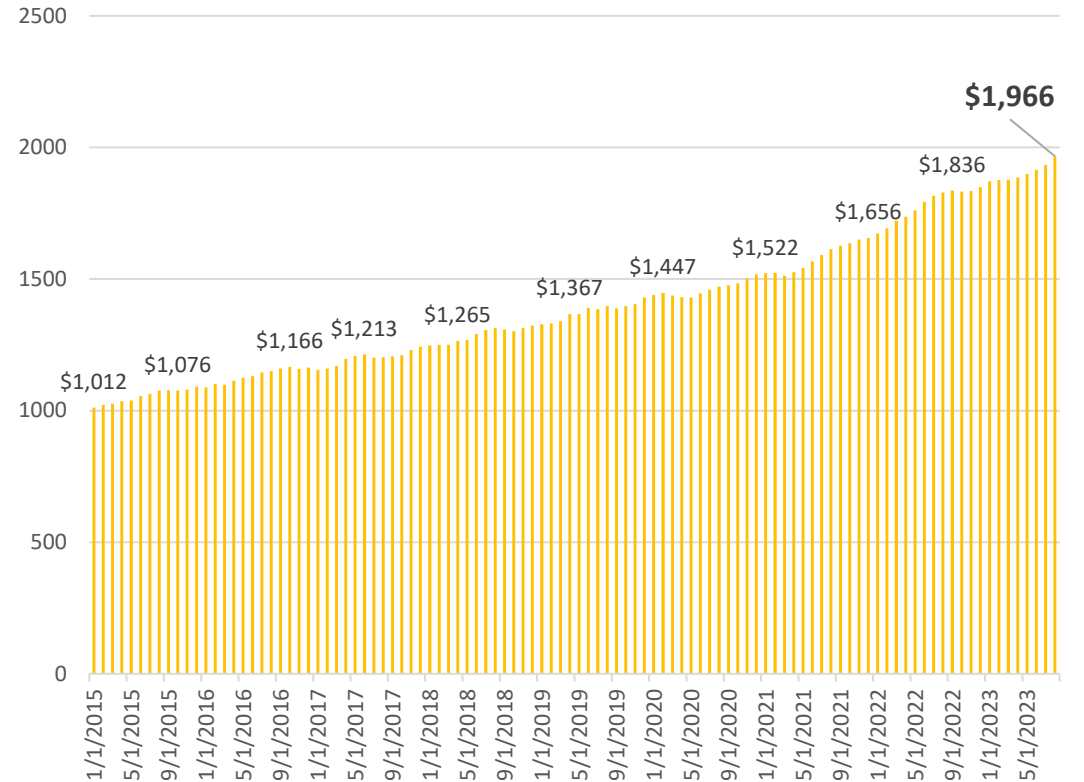
The typical wage of renters in Worcester and surrounding towns is only \$18.22 per hour or \$37,898 annually. This typical renter would need to work 69 hours per week to afford a modest two-bedroom apartment.

## Low Vacancy Rate and High Median Rent are key predictors of a Rise In Homelessness

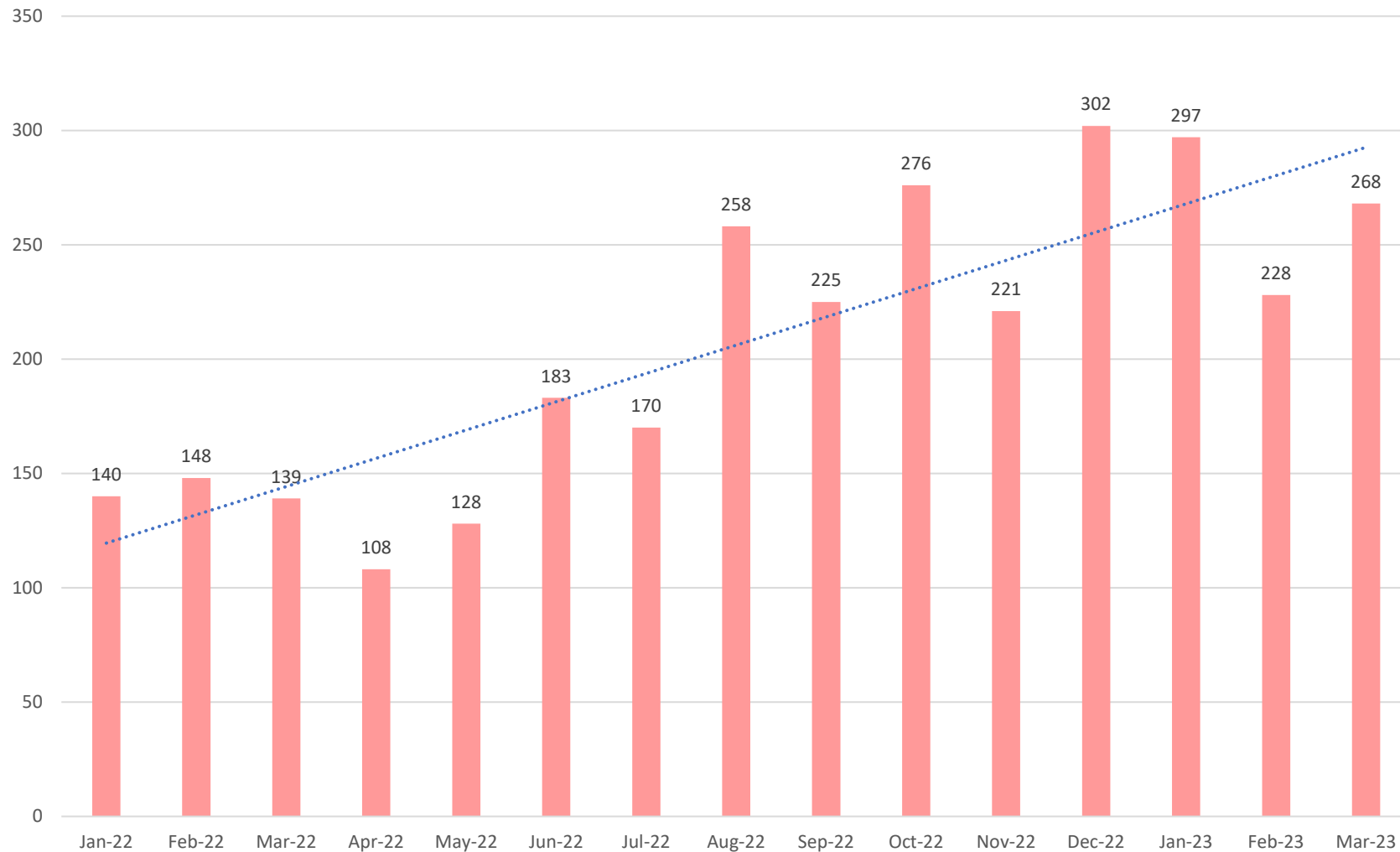
City of Worcester Rental Vacancy Rates 2010 thru 2022



Worcester Metropolitan Statistical Area Rents displayed monthly  
Per Zillow Observed Rent Index January 2015 thru August 2023



Summary Process Evictions for non-payment of rent in Worcester County by Month

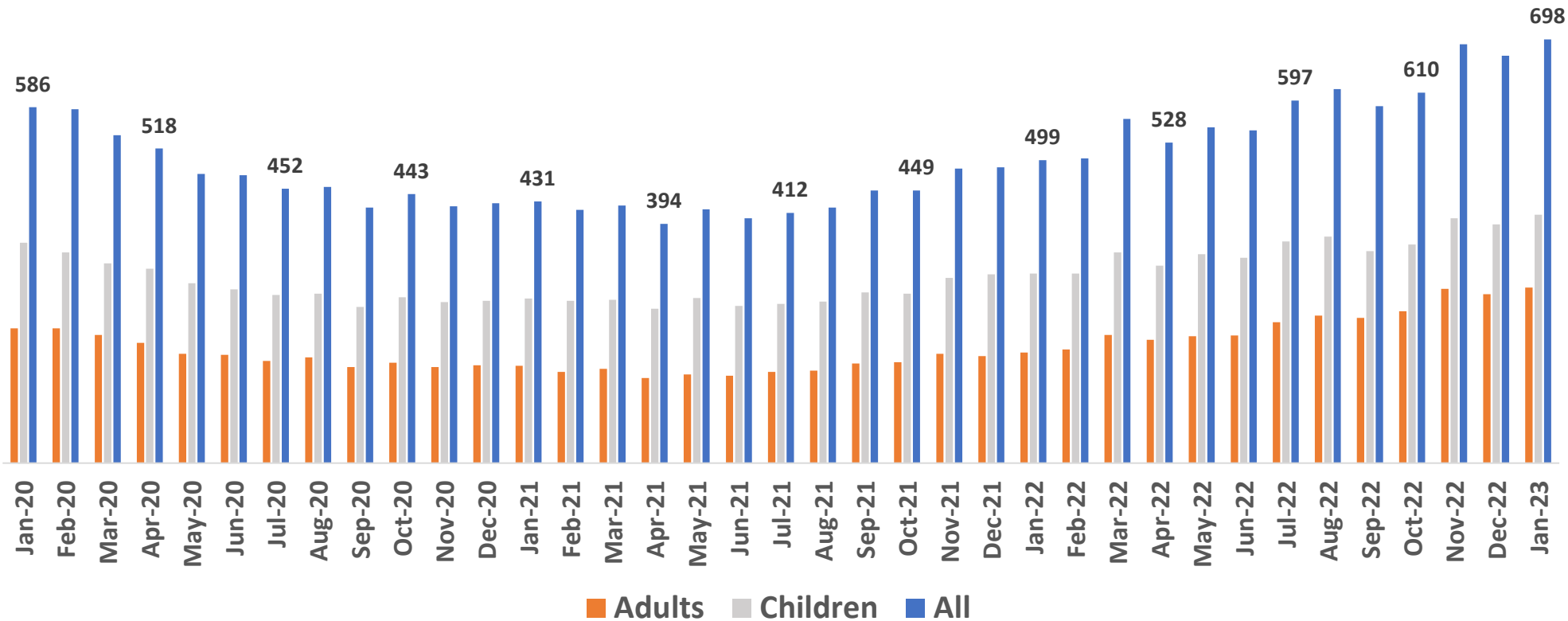


As the protective rules surrounding eviction proceedings, including Chapter 257, implemented during the COVID emergency have been relaxed, evictions processed through the courts in Worcester have climbed.

CMHA's Housing Counselors that attend housing court have observed an increase in the pace of cases moving through with shorter timelines between the initial filing and a final eviction determinations.

# Current Data and Trends on Homelessness in Worcester County

Worcester County enrollments for people in homeless households with children  
sheltered or unsheltered  
January 2020 thru January 2023



Local healthcare officials indicate a concerning trend of increased asthma and lead detected in school aged children over recent months.

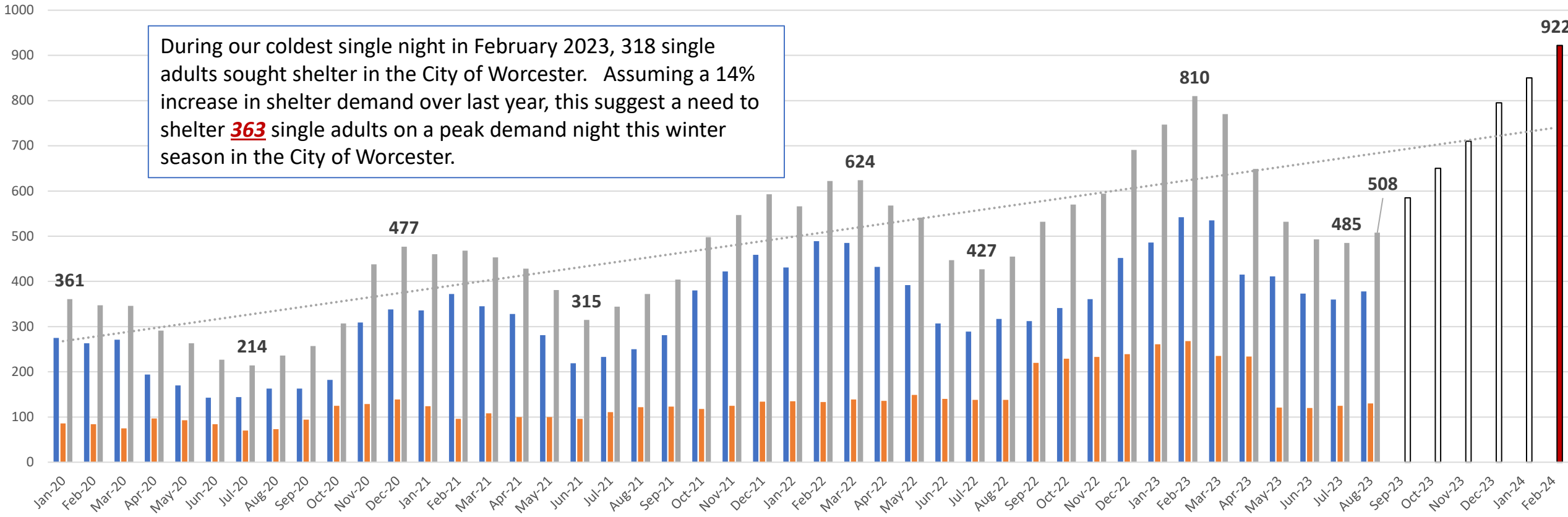
For families forced to accept substandard housing in the face of a housing crisis, the lack of safe, healthy, affordable housing options for families may be a contributing factor with this trend.

**Toward the end of 2022, additional capacity was added for DHCD funded Emergency Assistance at Clara Barton as well as local hotels, raising the monthly enrollment numbers well over 600 people in households with children served in Worcester’s Emergency Assistance Family Shelter program.**

Single adults sheltered or unsheltered and enrolled in City of Worcester programming (Abby's House, Triage Center, Winter Shelter, Lift, Veteran's Inc. and Outreach) with six month projection based on data from prior years.

Shelter Outreach Combined Linear (Combined)

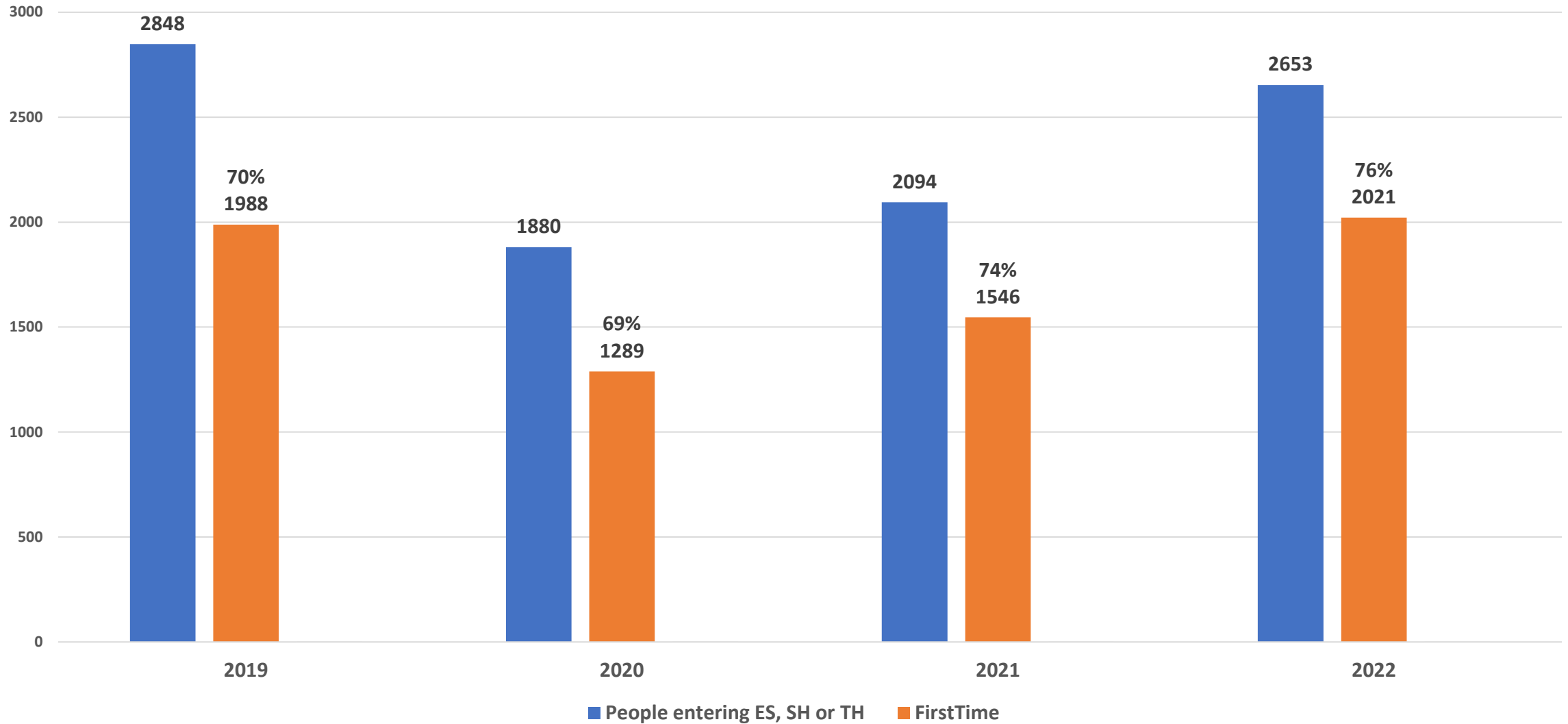
During our coldest single night in February 2023, 318 single adults sought shelter in the City of Worcester. Assuming a 14% increase in shelter demand over last year, this suggest a need to shelter **363** single adults on a peak demand night this winter season in the City of Worcester.



The winter high point in Feb 2023 of 810 was 1.9 times the prior summer low of 427. Using this as a guide, we display here a projected winter high monthly figure for Feb 24 of **922** single adults seeking to engage with City of Worcester shelter and outreach programming. This is a 14% increase over the number engaging with the system at peak last winter.

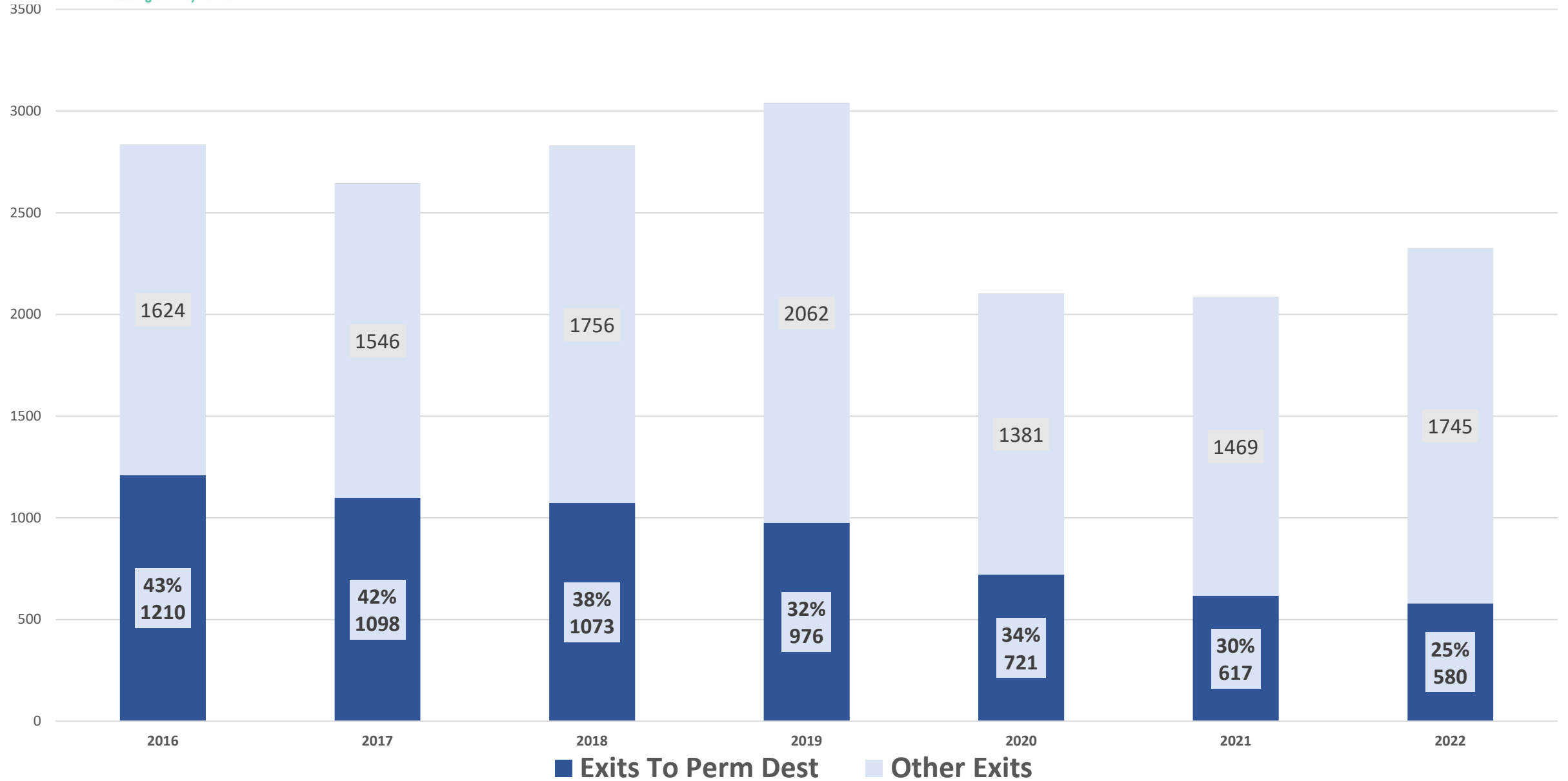


### Measure 5 - First time homeless



\*HUD report period, October 1<sup>st</sup> thru September 30 of the year indicated.

## Measure 7 - Worcester County Exits with focus on Permanent Destinations year over year



# Current Trends

Seeing an increase  
in individuals living  
outdoors in smaller  
municipalities

More Seniors  
requesting  
assistance (not  
currently in shelters)

Households are  
unable to use  
housing vouchers

Families staying in  
shelter longer

Increase in requests  
for rental assistance

# Strategies to Address Homelessness

# State Responses

Setting capacity limit for families

Increase rental assistance to prevent homelessness

Increase transitional program for families to 3 years and up to \$45,000

Target state subsidies for long stayers in family shelter

Add landlord Incentives and Broker fees to transitional program and subsidies

Increase winter shelter capacity for individuals

Increase rental housing through MBTA Communities

# Use of CoC Funds to Fill Gaps

Permanent Supportive Housing specifically for 55+

Transitional/Rapid Re-housing Program specifically for South County

Expansion of existing Permanent Supportive Housing capacity for 18-24 Year olds.

30 Rapid Re-housing Units in Worcester County

Youth Street Outreach throughout the County

# Winter Shelter Planning for Individuals throughout County

Identify site, scope and model that fits that community need

Planning for congregate overflow site in Worcester

Secured funding for hotel/motel for South County

78 Non-congregate low-threshold beds added in 2 years

# Support PSH/Temp Housing in County

Provide expertise on siting strategies and services model

Connect development and services partners

Request prioritization for state funding

Redesign HMIS for direct referrals from Coordinated Entry

Identify priority populations for future projects



# Promote Policy Initiatives to Increase Housing

Hold communities accountable to new regulations

Identify successful local pilots and advocate for statewide implementation

Demonstrate success of prevention programs with data

Change messaging to minimize opposition to housing development

Partner with municipalities to address housing challenges

# How Worcester is Addressing Affordable Housing

**James Brooks**

*Director, Housing Development and Healthy Homes*

*Worcester, MA*

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# HOW THE CITY OF WORCESTER IS ADDRESSING AFFORDABLE HOUSING

CITY OF WORCESTER HOUSING DEVELOPMENT DIVISION

James Brooks  
Director of Housing Development



# WORCESTER NEW ENGLAND'S FASTEST GROWING CITY



Largest cities in New England	Population in 2020	Population in 2010	Percent change
Boston	675,647	617,594	9.40%
Worcester	206,518	181,045	14.07%
Providence	190,934	178,042	7.24%
Springfield	155,929	153,060	1.87%
Bridgeport	148,654	144,229	3.07%
Stamford	135,470	122,643	10.46%
New Haven	134,023	129,779	3.27%
Hartford	121,054	124,775	-2.98%
Cambridge	118,403	105,162	12.59%
Nashua	91,322	86,494	5.58%

Worcester had the highest growth rate of New England's 10 largest cities according to the 2020 census data

# NATIONAL ASSOCIATION OF REALTORS SEPTEMBER 2023 HOTTEST MARKETS



The City of  
**WORCESTER**

Hottest Metros	Hotness Rank	Hotness Rank YoY	Viewers per Property vs US	Median Days On Market	Days on Market YoY	Median Listing Price If Active Within Period
Manchester-Nashua, N.H.	1	-1	3.1	24	-6	\$535,000
Rochester, N.Y.	2	1	2.9	17	-6	\$250,000
Portland-South Portland, Maine	3	-9	3.3	31	-7	\$600,000
Worcester, Mass.-Conn.	3	-8	2.4	27	-5	\$490,000
Springfield, Mass.	5	-3	2.5	30	-5	\$379,000
Concord, N.H.	6	-12	2.8	31	-9	\$550,000
Oshkosh-Neenah, Wis.	7	-25	2.7	32	-12	\$317,000
Columbus, Ohio	8	4	2.3	30	-1	\$380,000
Rockford, Ill.	9	-12	2.3	31	-8	\$209,000
Monroe, Mich.	10	-20	2.2	33	-9	\$300,000
Binghamton, N.Y.	11	-85	2.4	36	-15	\$190,000
Topeka, Kan.	12	7	1.9	30	3	\$250,000
Dayton, Ohio	13	-6	2	32	-6	\$240,000
Lancaster, Pa.	14	-21	1.9	31	-10	\$399,000
Providence-Warwick, R.I.-Mass.	15	-8	2.1	36	-3	\$550,000
Boston-Cambridge-Newton, Mass.-N.H.	16	-4	1.8	31	-3	\$849,000
Hartford-West Hartford-East Hartford, Conn.	17	8	2.8	37	0	\$400,000
Akron, Ohio	18	1	2	36	1	\$235,000
Kingsport-Bristol-Bristol, Tenn.-Va.	19	5	2.6	37	-2	\$325,000
Racine, Wis.	20	-8	1.8	32	-5	\$352,000

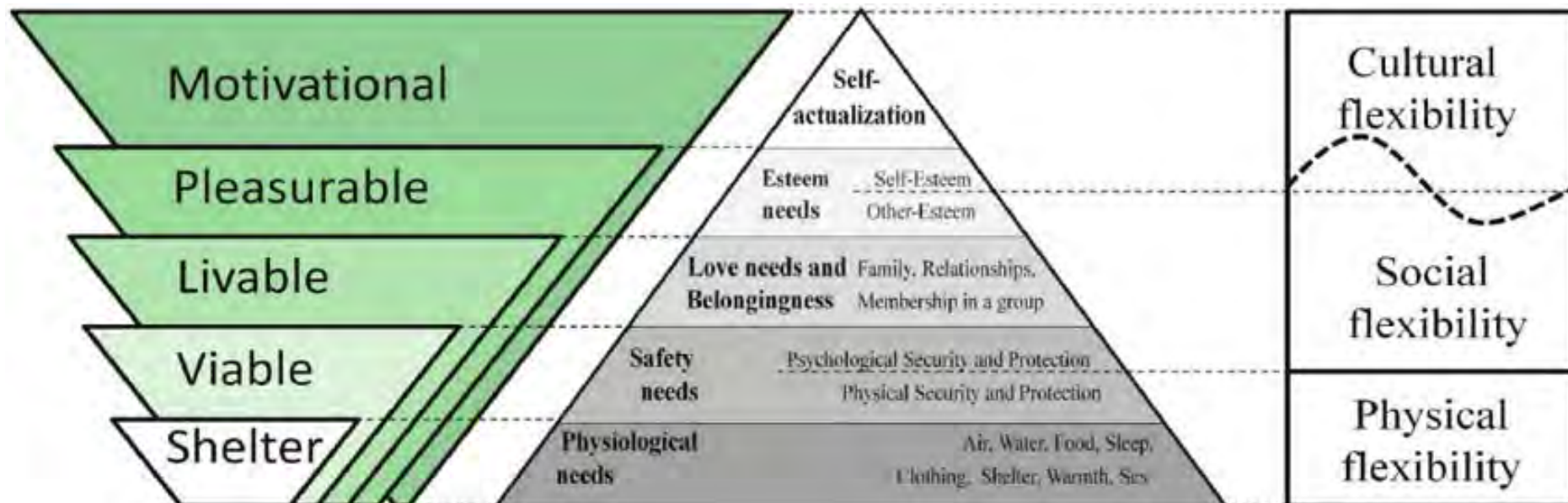
# RENTAL VACANCY RATES



Metropolitan Statistical Area	First Quarter 2023	Margin of Error <sup>1</sup>	Second Quarter 2023	Margin of Error <sup>1</sup>	Third Quarter 2023	Margin of Error <sup>1</sup>
Worcester, MA.....						
.....						
** .....	1.7	2.7	4.3	4.6	0.5	1.5

US Census Quarterly Vacancy & Homeownership 3<sup>rd</sup> Quarter 2023

# HOUSING'S ROLE IN HIERARCHY OF NEEDS



# HOUSING TYPES BY LEVELS OF SUPPORT



The City of  
**WORCESTER**





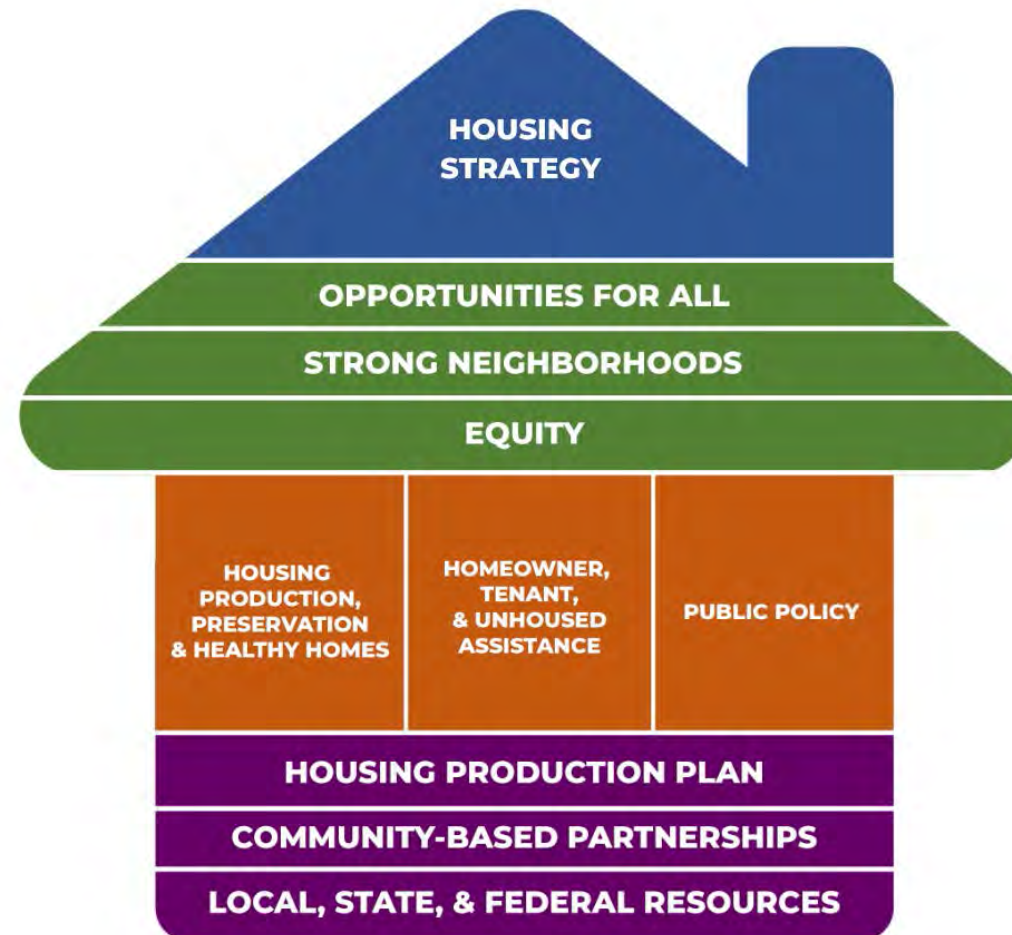
# HOUSING ACROSS INCOME SPECTRUMS



# HOUSING STRATEGY



The City of  
**WORCESTER**



# PROGRAMS OUTLINE



- Homeowner & Homebuyer Programs
  - CDBG Elder HOME Repair Program
  - CDBG Worcester Housing Now Owner-Occupied Rehab
  - ARPA Flood Insurance Assistance
  - ARPA Owner Occupied Rehab
  - ARPA Lead Abatement
  - Worcester Lead Abatement Program Owner Occupied (WLAP)
  - CDBG Down Payment Assistance
  - ARPA Down Payment Assistance
- Developer & Investor Programs
  - CDBG Worcester Housing Now Investor-Owned Rehab
  - 1<sup>st</sup> Time Homeownership Development
  - Affordable Housing Trust Fund
  - HOME Investment Partnerships Program (HOME)
  - ARPA Affordable Housing Preservation Program
- Supportive Programs
  - HOME- ARP
  - Rental Assistance (ARPA)
  - Utility Assistance (ARPA)
  - Emergency Solutions Grants (ESG)
  - Housing Opportunities for People with AIDS (HOPWA)
  - Sustaining Housing First Solutions (ARPA)

# SUPPORTIVE PROGRAMS



## ■ Rental Assistance

- The City committed an additional \$1M of ARPA funding for Rental Assistance and is partnering with the Central MA Housing Alliance to implement the program to cover rent arrearages and household utility arrearages including heating, hot water and electricity for up to 3 months of obligations. Eligible tenants are qualified based on ARPA income guidelines, and the maximum amount of rental assistance per applicant is \$7,000.

## ■ Utility Assistance

- The City committed \$1M in ARPA funds for utility assistance, which is being administered by the Worcester Community Action Council to provide fuel and utility assistance for low- and moderate-income households.



# SUPPORTIVE PROGRAMS/INITIATIVES



- Emergency Solutions Grants (ESG)
  - The ESG program provides funding to: (1) engage homeless individuals and families living on the street; (2) improve the number and quality of emergency shelters for homeless individuals and families; (3) help operate these shelters; (4) provide essential services to shelter residents, (5) rapidly re-house homeless individuals and families, and (6) prevent families/individuals from becoming homeless.
- Housing Opportunities for People with AIDS (HOPWA)
  - The HOPWA Program is the only Federally-funded program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA Program, grants are made to nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families.
- Sustaining Housing First Solutions (ARPA- \$4 million)
  - Sustaining Housing First Solutions is intended to support and sustain a long-term system of permanent supportive housing within the City of Worcester. Funding has been dedicated to the development of supportive housing units for chronically homeless individuals.

# HOMEOWNER/HOMEBUYER PROGRAMS



- Down Payment Assistance Programs
  - CDBG Down Payment Assistance
  - ARPA Down Payment Assistance
- CDBG Elder Home Repair Program
- CDBG Worcester Housing Now – Owner Occupied Rehab
- ARPA
  - Flood Insurance Assistance
  - Owner Occupied Rehab (To Address Code Violations)
  - Lead Abatement
- Worcester Lead Abatement Program



# ARPA DOWN PAYMENT ASSISTANCE



## Program Overview

- Provides first-time income-qualified homebuyers with up to \$25,000 in down payment and closing cost assistance
- Administered by Worcester Community Housing Resources (WCHR)



## Eligibility Requirements

- Buyer must meet the HUD definition of a first-time homebuyer and have an income that does not exceed 80% AMI
- Buyer must be preapproved for a mortgage
- Buyer must complete a HUD-certified Massachusetts Homeownership accredited housing education workshop
- The property must be located in the City of Worcester and be in habitable condition
- At least one buyer must currently live in the city



# CDBG ELDER HOME REPAIR PROGRAM



## Program Overview

- Maximum grant amount of \$25,000/unit
- These funds must be used to rehabilitate major systems (ex. mechanical, heating, roof, siding, windows) of the home and ensure code compliance
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to General Contractor



## Eligibility Criteria

- Must be at least **62** years of age and own a 1-4 unit owner-occupied property in the City of Worcester
- Owner must meet Household Income Limits (80% AMI)
- If property is over 2 units, at least 51% of the building must also meet Household Income Limits
- Owner agrees to have a **five (5) year owner-occupied restriction**



# CDBG WORCESTER HOUSING NOW OWNER-OCCUPIED REHAB



## Program Overview

- Maximum grant amount of \$25,000/unit
- These funds must be used to rehabilitate major systems (ex. mechanical, heating, roof, siding, windows) of the home and ensure code compliance
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to General Contractor

## Eligibility Requirements

- Must own a 2-4 unit owner-occupied property in the City of Worcester
- At least 51% of building must meet income eligibility (80% AMI), and HUD FMR
- Owner agrees to a Five (5) Year Affordability Period
- **Must remain owner occupied during Five (5) Year Affordability Period**



# ARPA FLOOD INSURANCE ASSISTANCE



## Program Overview

- Up to 50% reimbursement of annual flood insurance policy premium



## Eligibility Requirements

- Must own an owner-occupied property in the City of Worcester
- Homeowner must meet ARPA eligibility guidelines
- Homeowner must have a current flood insurance policy



# ARPA OWNER OCCUPIED REHAB



## Program Overview

- Maximum grant amount of \$30,000/unit
- These funds must be used to address code violation(s)
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to General Contractor



## Eligibility Requirements

- Must own a 1-4 unit owner-occupied property in the City of Worcester
- **Applicant must receive Housing Code Violation Complaint from the City of Worcester**
- Homeowner must meet ARPA eligibility guidelines
- Applicant agrees to a 5-year owner-occupied residency restriction

# ARPA LEAD ABATEMENT



## Program Overview

- Maximum grant amount of \$15,000/unit
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to Abatement Contractor

## Eligibility Requirements

- Must own a 1-4 unit owner-occupied property in the City of Worcester
- Homeowner must meet ARPA eligibility guidelines
- Applicant agrees to a 5-year owner-occupied residency restriction



# WORCESTER LEAD ABATEMENT PROGRAM OWNER OCCUPIED (WLAP)



## Program Overview

- Maximum grant amount of \$15,000/unit
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to Abatement Contractor

## Eligibility Requirements

- Property Built Before 1978
- Must have a child under 6 living in the property
- Owner's Income must be below 80% HUD LMI
- Any rental units must be below 50% HUD LMI
- 5 years Deed Restriction.



# DEVELOPER & INVESTOR PROGRAMS



- CDBG Worcester Housing Now – Investor-Owned Rehab
- ARPA 1<sup>st</sup> Time Homeownership Development
- Affordable Housing Trust Fund
- HOME Investment Partnership Program
- ARPA Affordable Housing Preservation Program



# CDBG WORCESTER HOUSING NOW INVESTOR-OWNED REHAB



## Program Overview

- Up to 50% of the total cost of the project or, up to \$50,000.00 per **each restricted affordable housing unit**; whichever is less



## Eligibility Requirements

- Must own at least two (2) rental properties in the City of Worcester
- Subject property is 2-4 units
- At least 51% of building must meet income eligibility (80% AMI), and HUD FMR
  - If vacant, 5% holdback of reimbursement until vacant units are leased to income eligible tenants
- Owner agrees to a **Ten (10) Year Affordability Period**



# 1<sup>ST</sup> TIME HOMEOWNERSHIP DEVELOPMENT



## Program Overview

- Supports owner-occupied ownership opportunities in the City of Worcester's 16 census tracts that have less than a 30% homeownership rate for households earning up to 80% of AMI
- Grant will provide up to \$100,000 per unit developed for eligible 1<sup>st</sup> time homebuyer, or up to 25% of total development cost, whichever is less
- Request for Development Proposal (RFP) is open on a rolling basis until all funding available has been committed
- Funding is on a reimbursement basis

## Eligibility Requirements

- 1-4 unit property developed through either new construction or substantial rehabilitation
- Maximum sales price not to exceed Worcester's Median Sales price minus ARPA funding provided at time of conditional commitment
- Minimum owner-occupied term of five (5) years, secured by an affordable housing restriction and mortgage
- Proposals will be evaluated with respect to applicant capacity and alignment with requirements outlined in the RFP





# AFFORDABLE HOUSING TRUST FUND



## Program Overview

- Grant will provide up to \$150,000 per affordable housing unit developed, or up to 25% of total development cost, whichever is less
- Bonus funding for units restricted to 30% or less of AMI and ADA units over the minimum required 10% threshold
- Request for Development Proposal (RFP) is open on a rolling basis until all funding available has been committed
- Funding is on a reimbursement basis



## Eligibility Requirements

- A property developed through new construction or substantial rehabilitation for the purpose of creating new affordable rental or homeownership housing units
- Projects must be started by December 31, 2024, and completed with occupancy by September 30, 2026
- Proposals will be evaluated by City staff and the AHTF Board of Trustees with respect to project feasibility, applicant capacity, and alignment with requirements outlined in the RFP
- AHTF-supported units must have a minimum term of affordability of 30 years

# HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)



## Program Overview

- HOME funds a wide range of activities including building, buying, and rehabilitating affordable housing for rent and providing direct rental assistance to low-income households through the Tenant Based Rental Assistance Program (TBRA)
- The City Manager's Task Force for Sustaining Housing First Solutions has prioritized funding for public entities, nonprofit organizations, and private landlords to work together to produce 103 housing units with rental assistance and to continue to preserve and develop adequate units for those who become chronically homeless in future years

## Eligibility Requirements

- Rental developments shall provide units to households earning up to 60% of AMI
- Mixed income projects are eligible, however not all units in a mixed income project will be eligible
- All projects must have minimum term of affordability mandated by HUD of at least of 5-15 years for rehabilitation projects and 20 years for new construction projects, secured by an affordable housing restriction and mortgage



# ARPA AFFORDABLE HOUSING PRESERVATION PROGRAM



## Program Overview

- Provides grants of \$15,000 per unit in exchange for a 15-year deed restriction for up to six (6) units per property owner to preserve affordability of quality rental housing units



## Eligibility Requirements

- Property must be in a Qualified Census Tract
- Applicant must utilize 12-month leases for unit(s)
- Owners with a chronic history of code violations without swift resolutions are not eligible
- Each unit funded is subject to a 15-year minimum affordability restriction that sets a maximum allowable rent (varying by unit size) and establishes maximum income eligibility limits (60% AMI)

## **Inclusionary Zoning- Adopted by City Council**

- 15% of units @80% AMI
- 10% of units @60% AMI
- Payment in Lieu option

## **MBTA Communities (state initiative)**

Housing creation around public transportation

## **Accessory Dwelling Units (city proposal & state proposal)**

## **Rental Registry**

Collect ownership information & inspect on a rotating basis

## **Community Preservation Act (CPA)**

City adopted CPA and % of funds go to AHTF

# Community Development Projects Spotlight

***Moderator: Elise Annunziata***

Community Development Director, Portsmouth, NH

**Caitlin Hart**, Community Development Admin. Asst, Portsmouth, NH

**Emily Freedman**, Community Development Director, Providence, RI

**Julian Long**, Urban Programs Manager, Nashua, NH

**Alex Pratt**, Deputy Director, Housing & Community Dev., Malden, MA

# Portsmouth CDBG

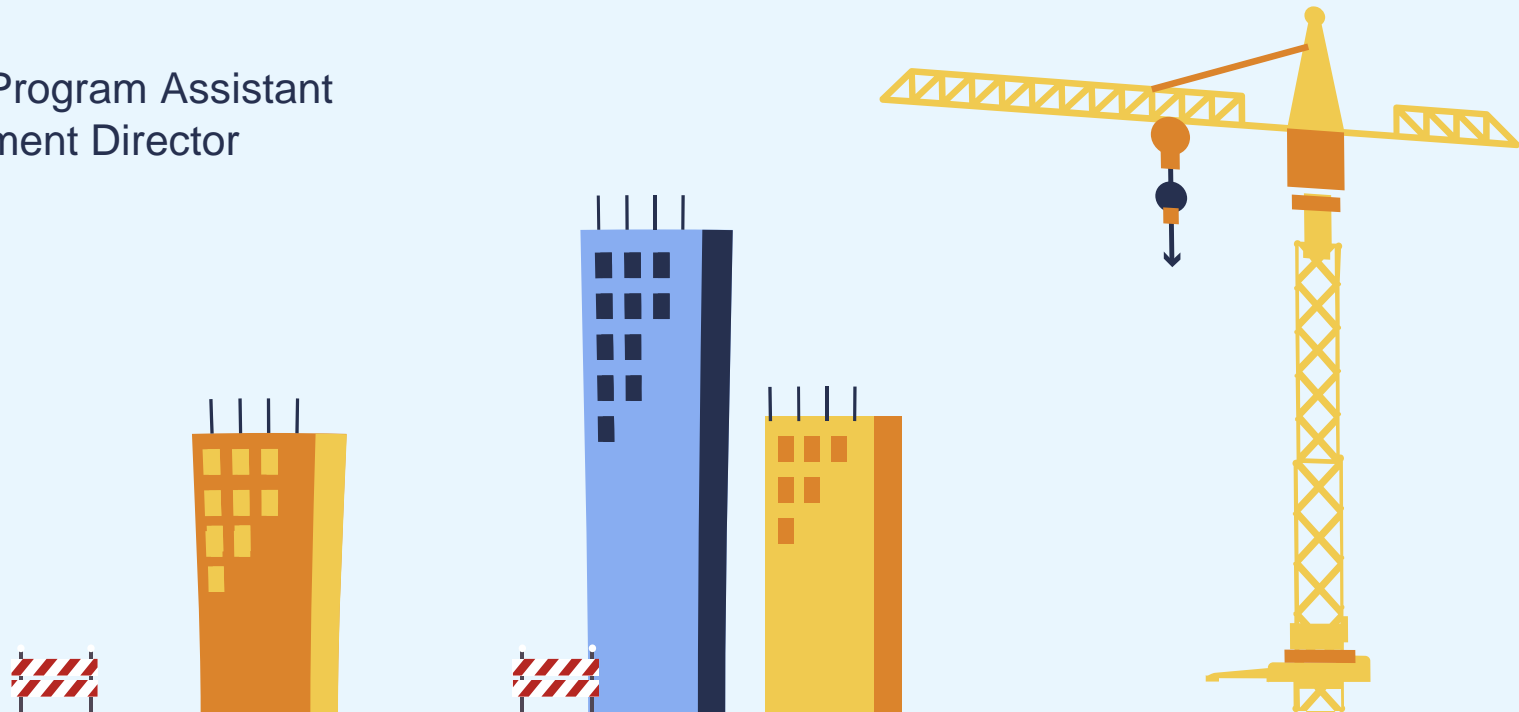
## Public facility projects for affordable housing and homelessness

Caitlin Hart, Community Development Program Assistant  
Elise Annunziata, Community Development Director

Portsmouth, New Hampshire  
Thursday, November 16, 2023



City of Portsmouth, New Hampshire





# Woodbury Cooperative Infrastructure + Site Improvements



## The project

A resident-owned community (ROC) of affordable manufactured homes

### Need:

- Demolition of uninhabitable homes
- Water + sewer connections for new + existing homes
- Entrance/egress improvements
- New homes



**Before.** Image: Community Development Department



# Woodbury Cooperative Infrastructure + Site Improvements



## The project



**Before.** Image: Community Development Department



**Before.** Image: Community Development Department

**Before.** Image: Community Development Department

# Woodbury Cooperative Infrastructure + Site Improvements



## Challenges + opportunities



**In progress.** Image: Community Development Department

**Challenges:**  
Bidding +  
contractor  
availability

Construction  
season

Ledge

**Opportunities:**  
Partnerships  
New Hampshire  
Community Loan Fund  
(NHCLF)

Leveraged funds  
InvestNH (state)  
Congressionally-directed  
spending  
Private loans (pooled  
through NHCLF)



# Woodbury Cooperative Infrastructure + Site Improvements



## Challenges + opportunities



**In progress.** Image: Deb Cram/Seacoastonline and Fosters.com



**In progress.** Image: Community Development Department



**In progress.** Image: Deb Cram/Seacoastonline and Fosters.com



# Woodbury Cooperative Infrastructure + Site Improvements



## Outcomes

- Dilapidated abandoned structures removed: **7**
- New affordable homes added: **5**
- Cost of affordable homes: **<\$160,000**

Connections and services  
added: **water + sewer**  
Improvements made:  
**entrance/egress upgrades**



After. Image: Community Development Department



After. Image: Community Development Department

After. Image: Community Development Department

# Woodbury Cooperative Infrastructure + Site improvements



## Outcomes

Total project costs: **\$1,500,000**  
Total CDBG contributions: **\$475,000**



**Ribbon cutting.** Image: Community Development Department



**Ribbon cutting.** Image: City of Portsmouth



# Operation Blessing Warming Center Infrastructure, Facility Improvements + Operations



## The project

A storage shed *turned* COVID vaccine observation center *turned* overnight emergency warming center for the unhoused

### Need:

- Water + sewer connections for indoor plumbing
- Operations support for warming center staff with CARES Act funds



Before. Image: Community Development Department

# Operation Blessing Warming Center Infrastructure, Facility Improvements + Operations



## Challenges + opportunities



**Challenges:**  
Bidding +  
contractor  
availability

Construction  
season

Timeliness

**Opportunities:**

Partnerships

Operation Blessing

City of Portsmouth

Departments

Fire, Health, Inspections,

Public Works

Contractor

Provision of safe, healthy, and  
dignified overnight shelter for  
Portsmouth's unhoused

In progress. Image: Community Development Department



# Operation Blessing Warming Center Infrastructure, Facility Improvements + Operations



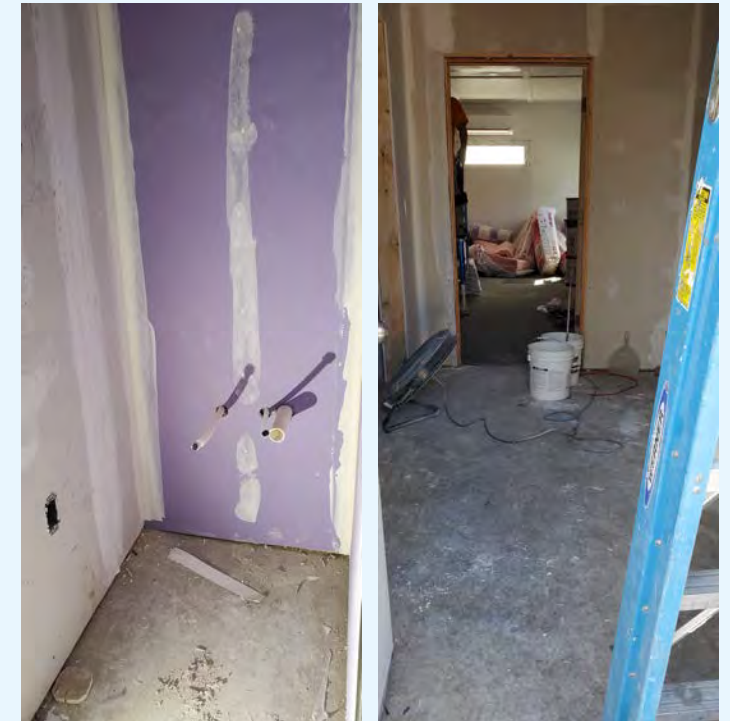
## Challenges + opportunities



**In progress.** Images: Community Development Department



**Members of the project team.** Image: Community Development Department



**In progress.** Images: Community Development Department



# Operation Blessing Warming Center Infrastructure, Facility Improvements + Operations



## Outcomes

- Emergency shelter beds added: **11**
- Indoor bathroom added: **1**
- Shower facilities added: **1**

Connections and services  
added: **water + sewer**  
Improvements made: **interior  
upgrades  
and dining**



After. Image: Community Development Department



After. Image: Community Development Department



After. Image: Community Development Department

# Operation Blessing Warming Center Infrastructure, Facility Improvements + Operations



## Outcomes

Total project construction costs: **\$215,000**

Total CDBG contributions: **\$215,000 (EN + CV)**



**Ribbon cutting.** Image: City of Portsmouth



**Ribbon cutting.** Image: City of Portsmouth

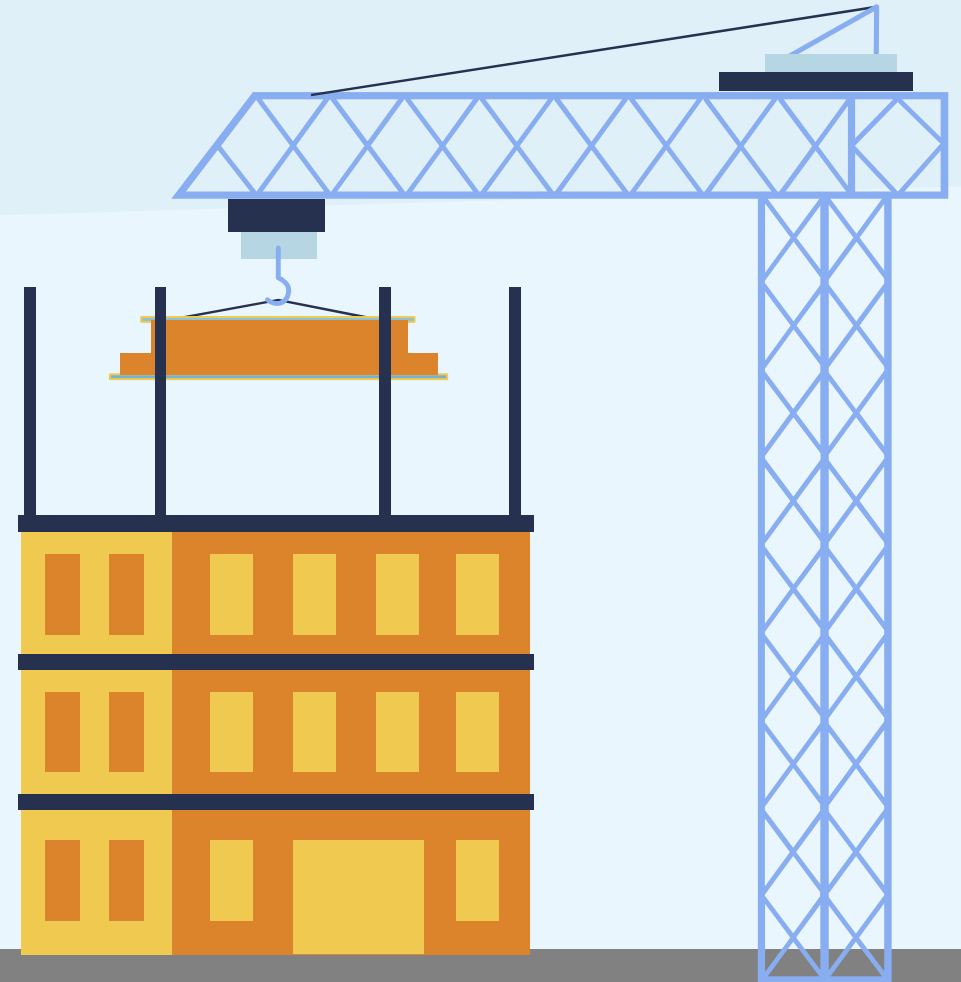
## Questions:



City of Portsmouth  
Community Development Department  
[communitydev@cityofportsmouth.com](mailto:communitydev@cityofportsmouth.com)

Elise Annunziata, CD Director  
[eannunziata@cityofportsmouth.com](mailto:eannunziata@cityofportsmouth.com)

CREDITS: This presentation template was created by **Slidesgo**, including icons by **Flaticon** and infographics & images by **Freepik**







MAYOR BRETT P. SMILEY  
CITY OF PROVIDENCE

# CITY OF PROVIDENCE PROJECT HIGHLIGHTS

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NCDA FALL CONFERENCE

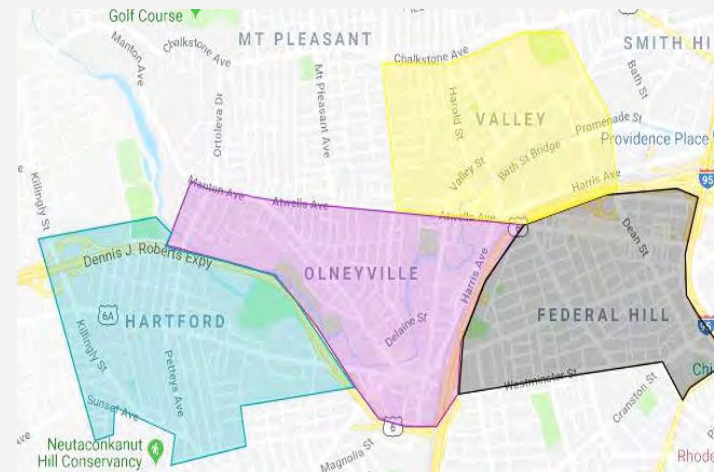
Emily Freedman, Community Development Director

November 16, 2023



# Olneyville Neighborhood

- Urban neighborhood in Providence, focus area of recent investments
  - 2019 ACS 5-Year Estimates:
    - 42% poverty rate
    - 54% of residents report experiencing housing cost burden
    - 81% renter households
    - 17% unemployment rate



# Manton Avenue Skate Park Project

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- Surplus lot purchased from RIDOT in 2015; adjacent to existing bike path & Woonasquatucket River
- CDBG funding identified with goal of incorporating this lot to create larger neighborhood amenity
- NEPA review found underground storage tank & soil contamination; extensive RIDEM process required





# Manton Gateway & Skate Park

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Project team: City of Providence Parks Department; City of Providence Community Development Division; Gardner-Gerrish (landscape architect); Ransom Consulting (environmental engineer); SkatePVD (design consultants)

Funding: \$384,356 CDBG; \$50,000 City Council Funds

Skate park not only a neighborhood amenity, but a creative cap that mitigated historic contamination – preventing public exposure to soils and further leaching into river.

Skate park is now a regional skate destination.

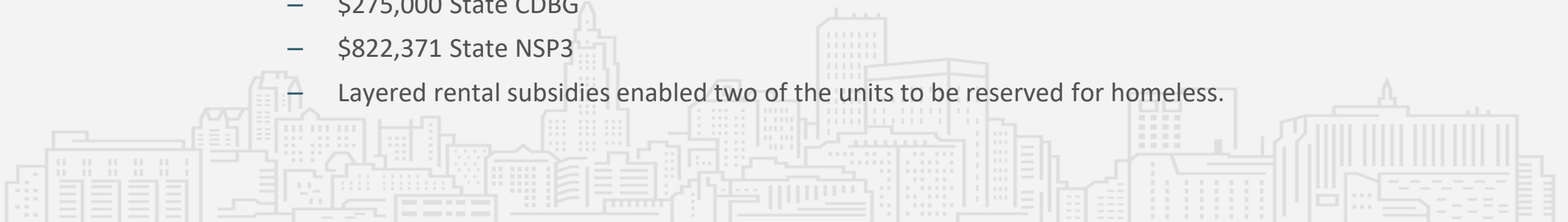


# Bowdoin Street Rowhouses

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## Summary:

- 8-unit rental housing development serving 50-80% AMI.
- Developer: ONE Neighborhood Builders (Providence-based CDC)
- After a fatal fire in 2018 resulted in multiple hazardous properties being razed, vacant lots were assembled using various legal tools. ONE Neighborhood Builders designated as developer. Prefabricated modular design (via Champion Modular, PA) was selected to allow the builder to move at a quicker pace while spending less, making it an attractive option for affordable units and an effective construction method during the constraints of the pandemic.
- Project funding:
  - \$645,000 Providence HOME
  - \$450,000 Providence Affordable Housing Trust Fund
  - \$10,000 Developer Equity
  - \$275,000 State CDBG
  - \$822,371 State NSP3
  - Layered rental subsidies enabled two of the units to be reserved for homeless.





# Bowdoin Street Rowhouses



- 5 lots
- 14 modular pieces
- 2 months to manufacture
- 10 days to install 3 months to complete site work & finishes
- Occupied spring 2022

# Bowdoin Street Rowhouses

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<https://youtu.be/g7qBsGQL0p0>





**Lessons to share:**

- Develop & maintain “on-call” for environmental engineers
- Flexible funding via housing trust or other source to enable payment of deposits on modular

**Questions:**

Emily Freedman, City of Providence Director of  
Community Development

[efreedman@providenceri.gov](mailto:efreedman@providenceri.gov)

Contact: Emily Freedman, City of  
Providence Community Development  
Director

[efreedman@providenceri.gov](mailto:efreedman@providenceri.gov)

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# City of Nashua

Community Development Block Grant Program

HOME Investment Partnerships Program



# Spring Street Shelter



- Renovation of former church building to create shelter with 80 emergency beds and 11 studio and 1-bedroom apartments
- City of Nashua funding – \$75,000 in CDBG funds, \$75,000 in Housing Development Grant
- Other funding – NH Housing and Finance Authority, NH Community Development Finance Authority, NH Land & Community Heritage Investment Program, local banking institutions





# Monahan Manor Redevelopment

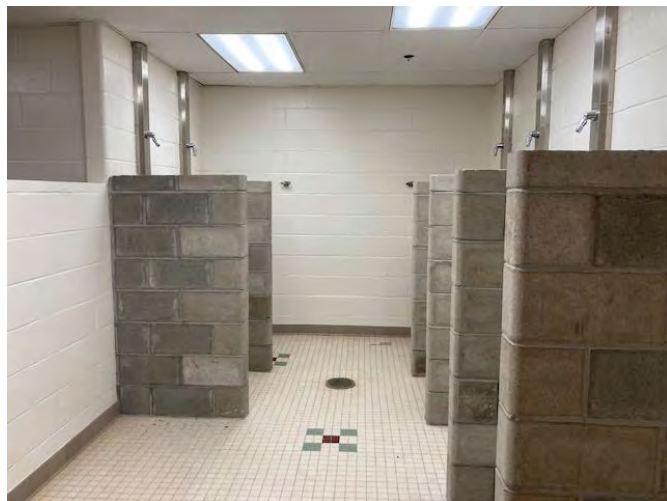


- Demolition and new construction of old public housing units to increase capacity from 48 apartments to 216 apartments
- 206 affordable housing units, 10 market-rate units
- City of Nashua funding – \$700,000 in HOME funds
- Other funding – NH Low-Income Housing Tax Credit Program, and State of NH Affordable Housing Fund, local banks

# Boys & Girls Club Pool Rehab



- Renovation of pool and lockers rooms at Boys & Girls Club of Greater Nashua
- Serve over 500 youth, of which 73% were LMI and over 50% were youth of color
- City of Nashua funding – \$39,000 in CDBG funds
- Other funding – \$33,000 in BGC funds





# Mixed Use: Food Pantry and Affordable Housing

City of Malden, MA



# 54 Eastern Ave

- Long-time home of Bread of Life, our local food pantry
- Existing building was old, not meeting needs
- For 15+ years, Bread of Life has tried to build a new building



# Affordable Housing Component

- Partner with local affordable housing developer
- New building to include food pantry, Bread of Life office, and 14 units of ELI housing for formerly homeless individuals
- Developed as condo: two Sources & Uses, two pro formas



# City of Malden role

- What are we willing to do to make this happen?
  - S.108 loan vs. CDBG grant
  - Cost increases
  - Use of all available resources
- Final City funding sources: CDBG, HOME, ARPA, Community Preservation Act



# Nearing Completion

- Building opening in early 2024



# Paul Poulos Achievement Award

**Presented to Elizabeth Manning**

*Introduction by Sean Glennon, on behalf of Paul Poulos committee*

# Annual Business Meeting

*Moderated by **Patrick Sullivan, Jr.**, Chair of Nominating Committee  
& Past President of NCDA National*

- Call to Order
- Introduction
- Reading of Slate (as proposed by Nominating Committee) [in packet]
- Election of Officers and Board Members
- Adjournment



**Fall Conference & Annual Business Meeting**  
**November 16, 2023**  
**Polar Park – Worcester, MA**



# HUD Update

**Robert Shumeyko**

*Director of Community Planning & Development - HUD Boston Office*



# HUD Update

**Bob Shumeyko, Director, Boston CPD**

**November 16, 2023**

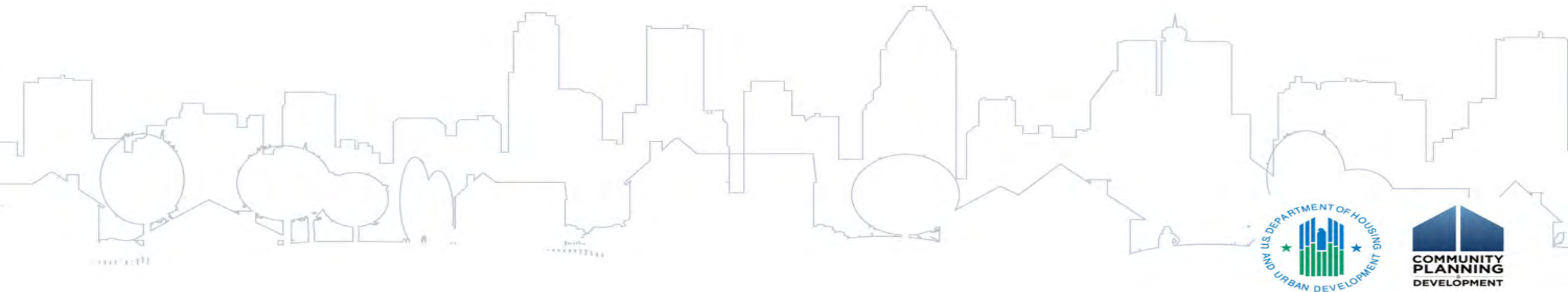


# Overview

- CDBG Update
- FY 2024 Monitoring Process
- Single Audit Updates
- HOME Suspension of Commitment and CHDO Reservation Deadline
- Upcoming Training Opportunities
- ESG-CV Reminders
- Neighborhood Stabilization Program Closeout Process
- Cross-cutting Requirement Updates
- New HUD Staff
- Q & A

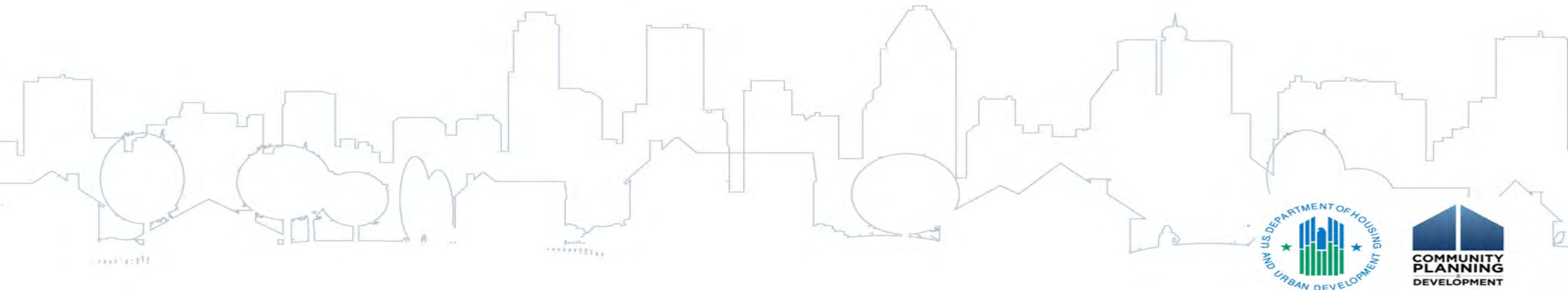


# CDBG Update

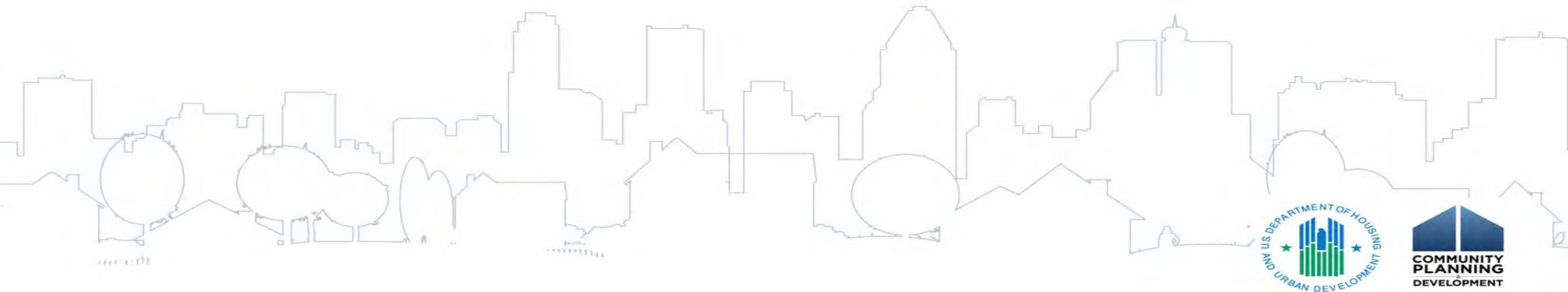


# CDBG Update

- [Notice CPD-23-10: Use of CDBG Funds in Support of Housing:](#)  
Released on October 26, 2023
- [Manufactured Housing Webinar Series](#)
- [Pathways to Removing Obstacles to Housing \(Pro Housing\):](#)  
Application deadline was November 6, 2023



# 2024 Monitoring Process



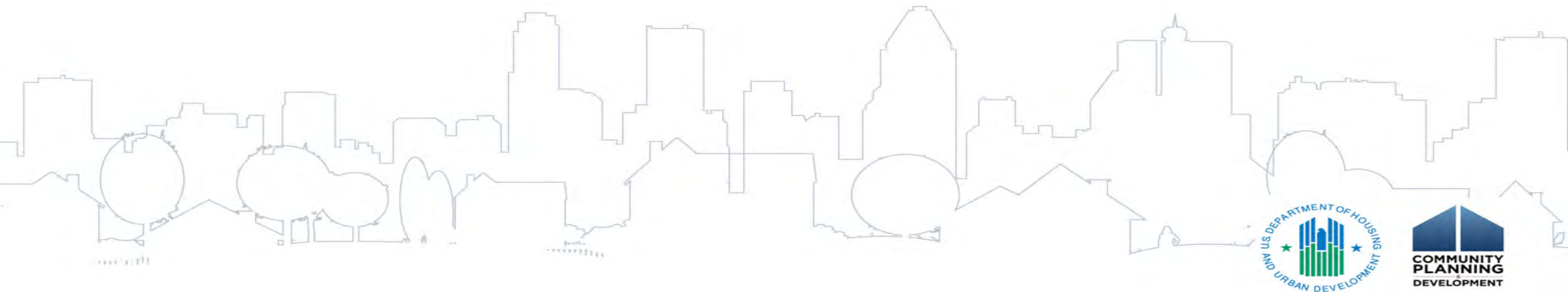


# FY24 Monitoring Process

- We continue to have the ability to monitor on-site, hybrid or fully remote.
- New this year – in addition to monitoring, risked based technical assistance may be provided to a portion of our grantees.
  - To close-out complex open findings, including monitoring findings or OIG audit findings
  - To prepare an eligible grantee for program close-out
- Monitoring and technical assistance plans should be in place early in 2024.
- [Notice CPD-23-08: Implementing Risk Analyses for Monitoring CPD Grant Programs in FY 2024 - HUD Exchange](#)



# Single Audit Updates

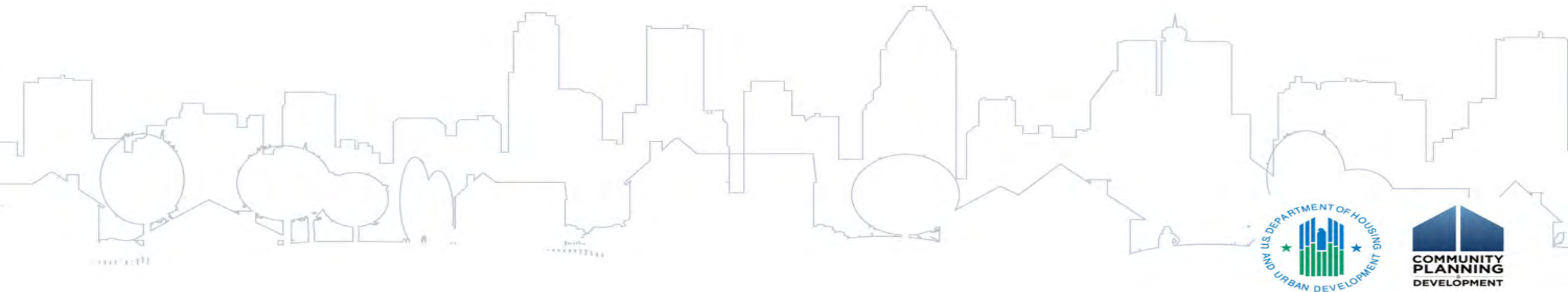


# Single Audit Updates

- Single Audits are required for any entity that expends \$750,000 or more in Federal financial assistance in a fiscal year.
- HUD has a new agency-wide focus on Single Audit tracking and audit resolution.
- HUD is responsible for ensuring that audits are completed, and reports are received in a timely manner. HUD is also required to issue a management decision for HUD program findings or for crosscutting findings, and to ensure that the grantee takes appropriate and timely corrective action for each finding.
- Please note that the Federal Audit Clearinghouse submission website for Single Audits (Independent Audits) changed as of October 1, 2023:  
<https://www.fac.gov/>.



# HOME Deadline Suspensions



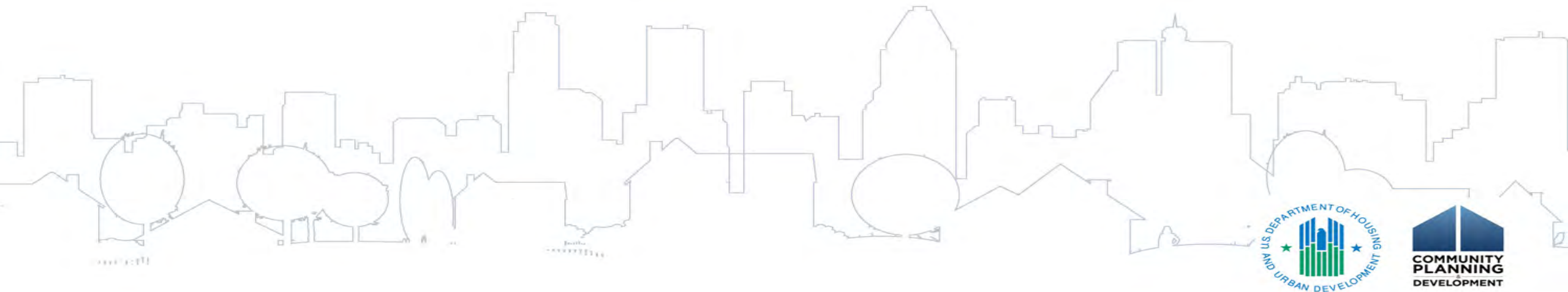
# HOME Deadline Suspensions

- Suspension of the HOME Commitment and CHDO Reservation Deadline
  - The 2023 HOME Investment Partnerships Program (HOME) appropriation includes a provision continuing the suspension of the following:
    - 24-month commitment requirement for Community Housing Development Organization (CHDO) set-aside funds
    - 24-month commitment requirement for regular HOME funds. Both deadline requirements are suspended through December 31, 2025.
  - Both deadline requirements are suspended through December 31, 2025.





# Upcoming Training Opportunities





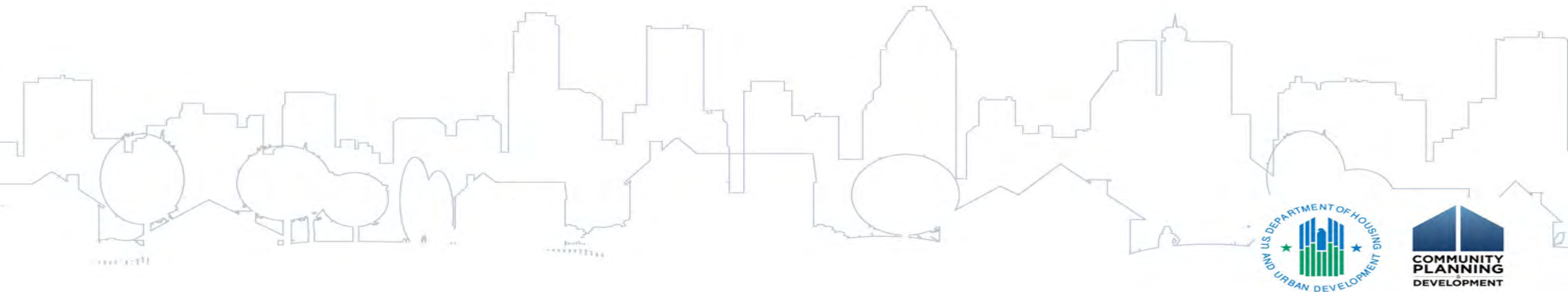
# Upcoming Training Opportunities

- CDBG-CV: One-on-One Problem-Solving Clinics
  - [CDBG-CV Problem Solving Clinic – November 16, 2023 \(office.com\)](#);  
December date TBD – look for an email from the HUD Exchange
- HOME-ARP: Implementation Virtual Problem-Solving Clinics
  - [Register Today: HOME-ARP Implementation Virtual Problem Solving Clinics - HUD Exchange](#)
- Environmental Review Training: Wednesday, December 6<sup>th</sup>  
and
- Consolidated Plan Development Training: Thursday, December 7<sup>th</sup>
  - Both in Worcester – more information is forthcoming

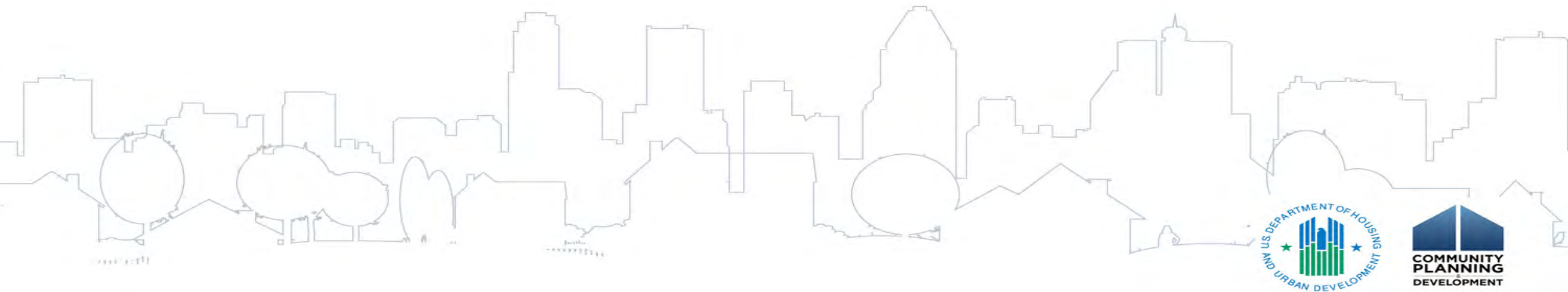


# Upcoming Training Opportunities

- Davis-Bacon Labor Standards:
  - On-line trainings: [Davis-Bacon and Labor Standards - HUD Exchange](#)
  - New Final Rule: [Federal Register :: Updating the Davis-Bacon and Related Acts Regulations](#)
- [Upcoming BABA Webinars](#)



# ESG-CV



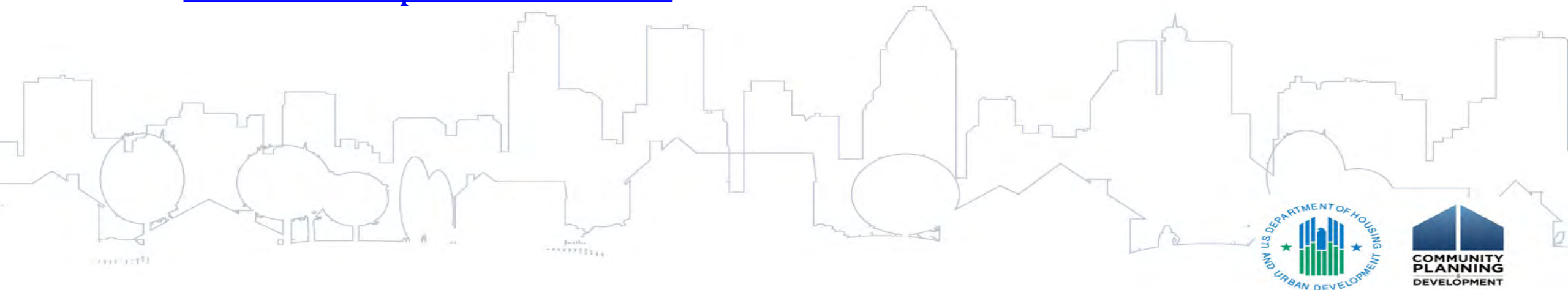
# ESG-CV

- ESG-CV Closeout Reporting Process:

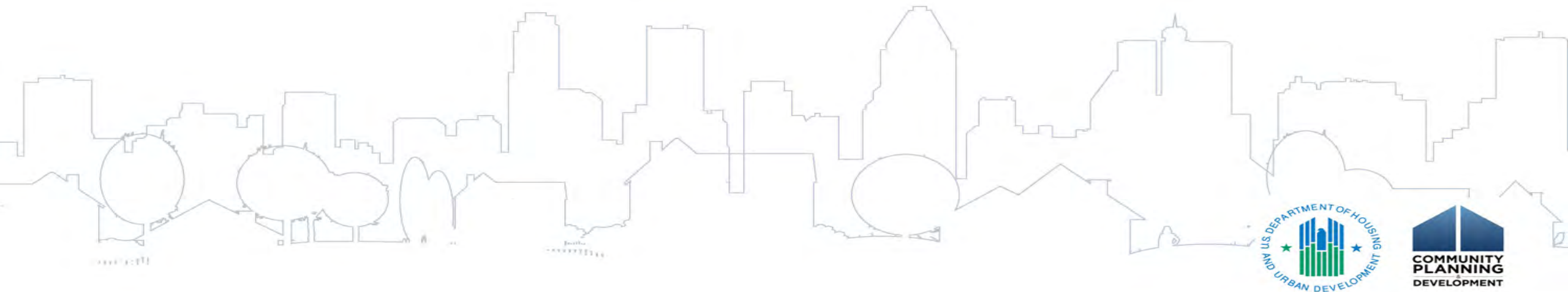
[COVID-19 Homeless System Response: Emergency Solutions Grant Program \(ESG-CV\) Close Out Process](#)

- ESG-CV Recipient Closeout Prep To-Dos:

<https://files.hudexchange.info/resources/documents/ESG-CV-Recipient-Closeout-Preparation-To-Dos>



# NSP Closeout Process





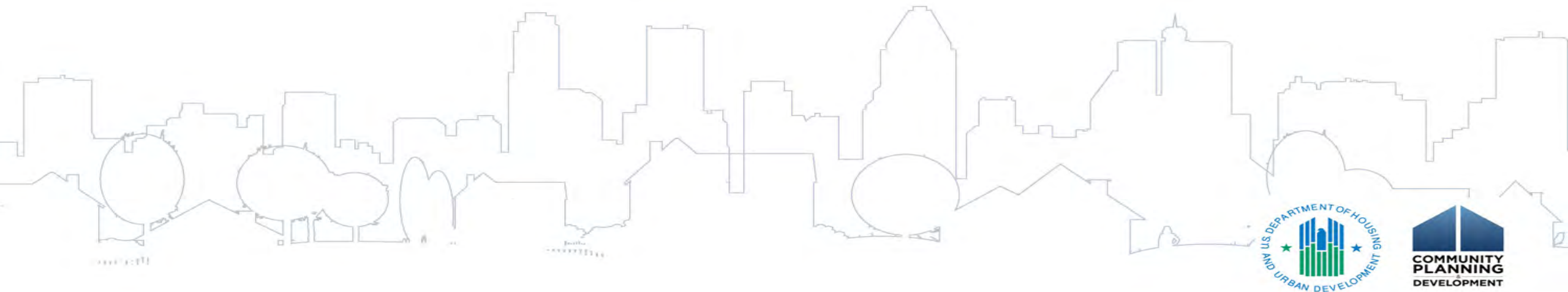
# NSP Closeout Process

- Our office has prioritized closeout of these grants during FY24.
- Closeout Notice:  
<https://www.hud.gov/sites/dfiles/OCHCO/documents/2022-14cpdn.pdf>
- NSP QPR Catch-up Instructions:  
<https://files.hudexchange.info/resources/documents/NSP-Policy-Alert-Clarification-of-Requirements-for-Quarterly-Performance-Reports.pdf>
- [Neighborhood Stabilization Program Closeout Series - HUD Exchange](#)





# Cross-cutting Requirement Updates



# Cross-cutting Requirement Updates

- Final Rule – Updating the Davis-Bacon and Related Acts Regulations:
  - [DOL Summary](#)
- Semi-Annual Labor Standards Enforcement Report:
  - There are two reporting periods: Oct. 1 - March 31 and April 1 - September 30.
  - The HUD Office of Davis-Bacon and Labor Standards will email a reminder in advance of the due date.
  - A helpful tool for filling out the report can be found here: [Form 4710 Tool.pdf](#)
- Build America, Buy America:
  - Notice: CPD Implementation Guidance: [notice-cpd-23-12-cpd-implementation-guidance](#)
  - If you have BABA questions, please email [cpdbaba@hud.gov](mailto:cpdbaba@hud.gov) and copy your CPD Representative.



# Cross-cutting Requirement Updates

- Federal Funding Accountability and Transparency Act (FFATA) reporting
  - Failure to report FSRS is a common audit finding.
  - Grantees need to accept awards in FSRS to be able to report.
  - FSRS website – includes reporting thresholds:

[FSRS - Federal Funding Accountability and Transparency Act Subaward Reporting System](#)

- Section 3
  - Resources: [Section 3 Resources and Tools - HUD Exchange](#)
  - Grantees can request Section 3 TA assistance through the HUD Exchange. Please let your CPD Representative know if you submit a request.



# Cross-cutting Requirement Updates

- National Standards for Physical Inspections of Real Estate (NSPIRE)
  - On September 18, 2023, HUD published [Federal Register Notice: Economic Growth Regulatory Relief and Consumer Protection Act: Implementation of National Standards for the Physical Inspection of Real Estate \(NSPIRE\); Extension of Compliance Date.](#)
  - This notice extends the compliance date for HUD's NSPIRE final rule for the HOME Investment Partnerships Program (HOME) and Housing Trust Fund (HTF), Housing Opportunities for Persons With AIDS (HOPWA), Emergency Solutions Grants (ESG), and Continuum of Care (CoC) programs (“CPD programs”) until October 1, 2024.



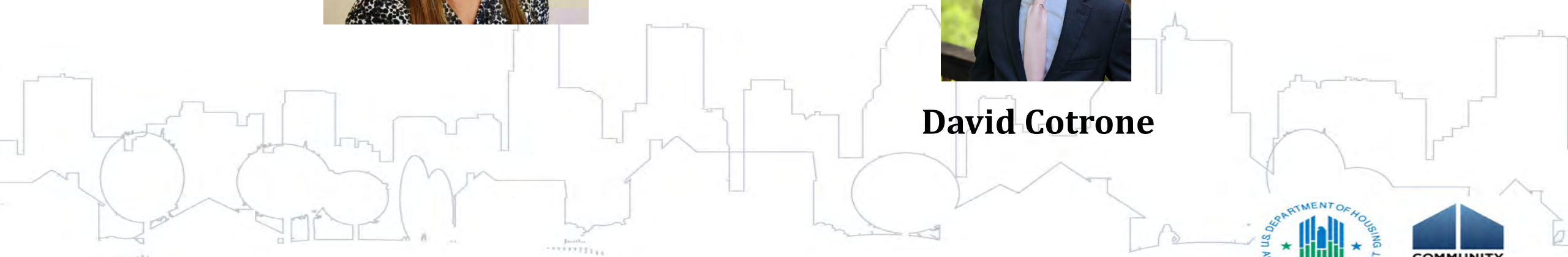


# Boston's New CPD Staff

**Brooke Murphy**



**David Cotrone**



# HUD Q&A



# Roundtables

- HOME-ARP
- Admin Cap
- Section 3 / BABA
- Environmental Review
- Davis-Bacon
- Miscellaneous

# Reception & Polar Park Tours



**Fall Conference & Annual Business Meeting**  
**November 16, 2023**  
**Polar Park – Worcester, MA**