

2024-2025 City of Lowell

Consolidated Annual Performance and Evaluation Report (CAPER)

BUILDING A BETTER TOMORROW, TODAY



CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City was diligent to spend down unexpended funds from previous years. As such, we spent over 3 million of CDBG funds to close the gap between what we needed to spend and the statutory requirement of not having over 150% of the annual allocated unreimbursed by May 1. Over \$2 million of funds was provided to public facility projects such as but not limited to, making city owned buildings energy efficient, fixing the steps at the Lowell Memorial Auditorium, creating a traffic circle playground at McPherson Park, and a study of the existing Senior Center. The City provided close to a half a million dollars to assist 22 businesses to open within city limits. These businesses created or retained 43 jobs within the City. Public services were also provided much needed funding. Many of the public services funded provided services such as, addressing summer programming for at risk youth, food insecurity needs, homeless services, and first-time homebuyer programs. Together entitlement funds reached over 321,506 residents. Due to the nature of the federal reporting systems, many of Lowell's 120,000 residents were double counted. The double counting of residents mostly consisted of residents that benefited from tree planting projects within the city as well as the senior center, Lowell Memorial Auditorium, the energy efficiency projects, and JFK Plaza. Public service providers served 3,861 residents. While these figures are always going to be lower due to the nature of the federal reporting system, their accomplishments are just as important if not more impactful on a personal level to our residents.

The City has not been as successful in meeting its goals in the past. Some units of measurements do not align with how they were placed in IDIS. For example, the park projects unit of measurements should have been public facilities, but the system only allows us to input resident totals. Therefore, we cannot accurately state what that accomplishment is in the table. When the Consolidated Plan was set up the City created an excess of goals, making it challenging to properly categorize respective activities. Moving forward, the City plans to create more concise goals, which will help accurately reflect the projects if staff turnover occurs; staff turnover took place during this 5-year period. The economy and some contamination impacted the amount of affordable housing units we completed during the program year. Along with interest rates and construction cost increases, some developers had to delay their projects. Homeowners were challenged with incomes that were too low, creating a barrier to obtain a first-year homebuyer loan. Additionally, the consistent increasing rental prices in the City, along with the 60-day limit shelter time imposed by Massachusetts, the City has seen substantial homeless rates. During the year, approximately 700 residents were

served by shelter providers.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
DH-1.1	Affordable Housing Public Housing Homeless	HOME: \$	Rental units constructed	Household Housing Unit	0	11		70	11	15.71%
DH-1.1	Affordable Housing Public Housing Homeless	HOME: \$	Rental units rehabilitated	Household Housing Unit	10	22	220.00%			
DH-1.1	Affordable Housing Public Housing Homeless	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	40	9	22.50%			
DH-1.2	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$ / HOPWA: \$ / ESG: \$	Housing for Homeless added	Household Housing Unit	25	0	0.00%			

DH-1.2	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	CDBG: \$ / HOPWA: \$ / ESG: \$	HIV/AIDS Housing Operations	Household Housing Unit	25	155	620.00%			
DH-1.3	Affordable Housing Public Housing	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	3500	4374	124.97%			
DH-1.4	Affordable Housing	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	8		20	15	75.00%
DH-1.4	Affordable Housing	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	250	15	6.00%			
DH-1.4	Affordable Housing	CDBG: \$	Other	Other	1	0	0.00%			
DH-2.1	Affordable Housing	HOME: \$	Rental units constructed	Household Housing Unit	0	11		0	0	
DH-2.1	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	15				
DH-2.1	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	40	37	92.50%	20	9	45.00%
DH-2.2	Affordable Housing	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	10	3	30.00%			

DH-2.2	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	11		3	6	200.00%
DH-2.3	Affordable Housing	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	150	155	103.33%			
DH-2.4	Affordable Housing	ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	857		20	657	3,285.00%
DH-2.4	Affordable Housing	ESG: \$	Homelessness Prevention	Persons Assisted	200	659	329.50%	20	80	400.00%
EO-1.1	Technical Training	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		10	0	0.00%
EO-1.1	Technical Training	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	23	74	321.74%			
EO-1.2	Economic assistance	CDBG: \$	Facade treatment/business building rehabilitation	Business	0	0		0	0	
EO-1.2	Economic assistance	CDBG: \$	Jobs created/retained	Jobs	0	24		0	5	
EO-1.2	Economic assistance	CDBG: \$	Businesses assisted	Businesses Assisted	95	133	140.00%	7	78	1,114.29%
EO-1.3	Jobs created	CDBG: \$	Jobs created/retained	Jobs	250	0	0.00%			
SL-1.1	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	100	0	0.00%	40	1086	2,715.00%

SL-1.1	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	3500	0	0.00%			
SL-1.2	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1227	6409	522.33%	5	42	840.00%
SL-1.3	Homeless	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	200		120	5	4.17%
SL-1.3	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	25000	132	0.53%			
SL-1.4	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	15	0	0.00%			
SL-1.4	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	149		100	149	149.00%
SL-2.1	Accessibility	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	140		50	140	280.00%
SL-2.1	Accessibility	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	800	8	1.00%			
SL-2.1	Accessibility	CDBG: \$	Homelessness Prevention	Persons Assisted	0	0				
SL-2.1	Accessibility	CDBG: \$	Other	Other	0	0				

SL-3.1	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	100	468191	468,191.00%	50000	239349	478.70%
SL-3.2	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	108990		25000	106565	426.26%
SL-3.2	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	250	575	230.00%			
SL-3.2	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		50	0	0.00%
SL-3.2	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
SL-3.3	Non-Homeless Special Needs	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	212				
SL-3.3	Non-Homeless Special Needs	CDBG: \$	Buildings Demolished	Buildings	1	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Each priority in the strategic plan had the same priority level, therefore, the City funded all of the priority areas. Because public services were

capped at 15% of the allocation, these projects received less funding than other categories. For construction projects starting in the spring and summer of FY25, the City allocated 2 million dollars to their previous year's funding. The City decreased the grant totals to small business to \$15,000.00 due to the demand outweighing the original \$30,000.00 cap. Although the aggregate data on the federal reporting system shows 22 businesses assisted, only 9 actually received funds during the fiscal year. Because just 13 businesses had invoices after 07/01/2025, this is likely the reason for how this report shows. Six out of nine businesses were microenterprises and three were job creators. Meanwhile, most of the housing rehabilitation dollars were from HOME funds, however, CDBG did allocate nearly \$100,000.00 for small projects that did not reason enough for the extensive inspection requirements needed for HOME funds.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	1
Asian or Asian American	22
Black, African American, or African	169
Hispanic/Latina/e/o	164
Middle Eastern or North African	4
Native Hawaiian or Pacific Islander	0
White	164
Multiracial	90
Client doesn't know	9
Client prefers not to answer	1
Data not collected	33
Total	657

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

According to CAPER date, the City has assisted at least 15,203 people through CDBG funds. However, the CAPER has not included multi-racial data in this final count; including this data, the City assisted over 21,522 total families, 69% went to minority families. The majority of the funds assisted non-Hispanic residents, 31% funded were white families, and 69% were minority families.

The City of Lowell no longer administers the HOPWA program. The City of Cambridge administers the coverage area, which includes Lowell, therefore the City of Cambridge will have the data for the county, which is not specific to Lowell. 22 residents were assisted through the HOME program. 72% of the funds went to white families and 28% went to minorities. For ESG, CAPER reporting collected race and ethnicity for 614 people. The breakout is listed above. The largest amounts being the following Black/African American/African: 169, Hispanic: 164, and white 164. Hispanic category may be double counted as in the census it is labeled as an ethnicity and not a race but in the Sage HMIS data which was used for this CAPER it was a category asked for racial data. The counts of Hispanic reported above were for Hispanic who didn't also report as Black or White.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	5,427,220	3,108,292
HOME	public - federal	5,238,992	946,374
HOPWA	public - federal	0	0
ESG	public - federal	392,301	234,735

Table 3 - Resources Made Available

Narrative

To note on ESG: The amount expended during program year total of 234,735.16 includes all ESG entitlement expenses drawn down in IDIS for the time period July 1, 2024, through June 30, 2025, the FY24 program year. This included older funds that were granted time extensions which also were drawn down this program year. The breakout spent by ESG entitlement year award is shown in the ESG SAGE CAPER attachment. The current entitlement ESG24 funds were not as quickly spent this time because the City also had to make sure it met the more immediate deadlines to spend down the older ESG funds. Later in the program year, the pace started to pick up again for more of the newer funds. More of those were reimbursed in the spring and late summer of FY24/25 and will continue to be spent until the 2-year deadline.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of Lowell	100	100	Eligible activities in the City of Lowell
HOPWA MSA			Middlesex and Essex County
Neighborhood			
Neighborhood Impact Initiative - TBD			Comprehensive Redevelopment
NRSA			

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Lowell spent \$3.1 million to become timely with the federal government. Being timely means that the City had no more than 150% of its annual allocation unexpended. 96.6% went to fund activities that were used by families whose household income was less than 80% of the area median income. 14.43% of the funds were used on public services which is lower than the 15% cap placed on CDBG by

federal regulations. The city spent approximately 20% of its funds on administration. Approximately 65% of the funds went to uncapped activities.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City never funds projects entirely so there is always a mixture of CDBG and other sources. For ESG funded programs, the funded organization must provide a 1:1 cash match. With HOME all of our rental construction projects are limited to a maximum subsidy amount and thus HOME funds cannot cover the entire project costs. Many projects use a mixture of state funded programs, private mortgages, and other sources of cash. Unless it's a public facility project, the city never covers 100% of the project. Many organizations finance the project using philanthropic or private donations. All the public facility projects were city owned.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	1,649,443
2. Match contributed during current Federal fiscal year	222,227
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	1,871,670
4. Match liability for current Federal fiscal year	29,172
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,842,498

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
MRVP	09/30/2024	222,227	0	0	0	0	0	222,227

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
652,419	236,882	832,293	0	57,008

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	4	0	0	0	4	0
Dollar Amount	5,169,182	0	0	0	5,169,182	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	11	0
Number of Non-Homeless households to be provided affordable housing units	82	24
Number of Special-Needs households to be provided affordable housing units	2	0
Total	95	24

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	72	11
Number of households supported through Rehab of Existing Units	3	2
Number of households supported through Acquisition of Existing Units	20	11
Total	95	24

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

One project was delayed 3 additional months due to the site having more soil contamination than originally thought. With the high interest rates many residents have been unable to take advantage of the first-time homebuyer project unless many other funding alternatives were combined.

Discuss how these outcomes will impact future annual action plans.

Even though the fiscal conditions make constructing and rehab housing difficult, the city will continue to prioritize affordable homeownership and rehab/retention. The city will also look at providing infrastructure funds to certain projects using CDBG funds to assist with the production of housing. Due to economic changes and added costs to comply with government regulations the city might not be able to commit as much to rental construction.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	2	4
Low-income	6	14
Moderate-income	7	4
Total	15	22

Table 13 – Number of Households Served

Narrative Information

Five first time homebuyers had incomes below 60% used funds. Four residents used First Time Homebuyer funds that were moderate income residents. All of the 11 rental units were occupied by extremely low- and low-income residents. All homeowner rehab projects were occupied by extremely low-income residents.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Lowell Housing Authority (LHA) has two years remaining of their HUD voucher for youth who are aging out of foster care a head start. Case management services are provided to them. In addition, the LHA has two projects in the pipeline that are expected to create approximately 150 new units of housing. RIVER EDGE ON THE CONCORD: The final phase of this project, which began in 2002, will construct 32 new affordable home ownership opportunities to be sold to families with an income of 80% to 100% of AMI. MERRIMACK STREET CORRIDOR: This project proposes 118 one/two-bedroom units of affordable rental housing, of which 75% will assist individuals and families with incomes below 50% AMI. The project includes 20 units of veterans housing. The Lowell Police Department works with a Metrowest Mental Health Provider, Advocates, to provide jail diversion and re-entry services to those individuals leaving correction facilities. Eliot Community Services and Vinfen are also another social service providers that work with homeless and those facing housing instability and provide them case management. These programs are part of the weekly task force that is run by Lowell Health Department. Additionally, these organizations are also part of the monthly provider meeting that is run by the Hunger and Homeless commission. There are other agencies located within the City boundaries that assist with re-entry that operate within the City of Lowell but do not receive City HUD funding. For example, THRIVE which assists with persons leaving corrections facilities with employment received CDBG funds in the past but not this program year. The Bridge Club program assists persons leaving corrections institutes to help them with employment opportunities, substance use disorder recovery support (including Recovery Coaching and Recovery Meetings), as well as other community-based services, and integrates those services into the disposition of their underlying criminal case. This

operates as the Bridge Back Initiative which is a collaboration with the Middlesex Sheriff's Department and Middlesex District Attorney Office. The City's Opioid prevention team is situated in the Middlesex Sheriff's location. The sheriff's office is a place where those that are re-entering from the House of Corrections. The Lowell Community Opioid Outreach Program (CO-OP) is made up of first responders and clinicians that brings together public and nonprofit organizations to address the opioid crisis in the City of Lowell. The CO-OP is a partnership between Lowell Fire Department, Lowell Health Department, Lowell House Recovery and Addiction Treatment, Lowell Police Department, and Trinity EMS. The Lowell CO-OP meets clients and their loved ones where they are at and engages with people to meet their immediate needs and long-term goals. The Lowell CO-OP is also committed to reducing the number of deaths attributed to opioid overdose and is helping its clients towards the path to recovery by bridging the gaps in treatment services. The Lowell CO-OP follows-up with overdose victims and their families 24-48 hours after an opioid overdose, and facilitates access to treatment and harm reduction services for the overdose survivor and supportive services for their families which includes treatment referral connections to detox, recovery coaching, structured outpatient addiction programs, and residential treatment. City staff and local municipalities regularly attend the Balance of State COC monthly planning meetings to gain a greater understanding of the needs of homeless households in Eastern Massachusetts. This meeting is also attended by a variety of service providers which helps the City gauge what services are available and updates/ major changes.

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

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

LHA collaborated with the City on the analysis of impediments, also known as the housing production plan, along with their 5-year strategic plan. LHA is also part of a transformative development initiative by Mass Development to assist in revitalizing the area around their developments. It is reviewing and providing guidance on successfully navigating the Environmental review process for three new LHA projects. HOME funding, as well as possible Community Preservation Act, and the new established Affordable Housing Trust is being discussed to be used for one of those projects.

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

There are multiple opportunities for public housing residents to get more involved with management decisions. Lowell Housing Authority has two resident boards: a Resident Advisory Board to the Board of Directors and a tenant council board. LHA also has multiple opportunities for them to gain opportunities to purchase a home. Two programs are the state and federal backed FSS programs as well as having the opportunity to take part in the HCVP homeownership program.

Actions taken to provide assistance to troubled PHAs

LHA is not a troubled PHA.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

During this fiscal year the City created an affordable housing trust program. Currently, the City is designing the program and aiming for the funds to be distributed at the end of the City's FY26.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City of Lowell continues to support non-profit agencies, the local housing authority, homeless providers, and special needs groups in their goal to meet the underserved persons of the community. The City communicates with these groups as their needs change, or the demand dramatically increases in order to provide the appropriate assistance as needed. The City often provides technical assistance to providers in their pursuit of other federal, state, or private funding sources. The primary obstacle to meeting underserved needs of low- and moderate-income populations continues to be the availability of funds. Organizations serving these populations continue to experience reductions in funding from both governmental and private sources. Where practical the City has strongly encouraged organizations to consider collaborating in the provision of services to low-income residents in an effort to improve efficiency, strengthen capacity, and best meet the needs of the underserved.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City of Lowell tests all properties for lead-based paint as part of the Housing Rehabilitation program assisted with HOME investment Partnership funding. When a property tests positive for lead-based paint under the rehabilitation program, we address it by scraping and removing affected areas in accordance with 24 CFR Part 35. The City of Lowell must also adhere to the Massachusetts LEAD Law when rehabilitating single family homes. All properties built prior to 1978 assisted under the Housing Rehabilitation Program will be issued a LEAD Paint certificate of compliance at the end of the project. We also educate residents and make them aware of the dangers of lead-based paint by offering HUD lead-based paint materials and information. The city also refers homeowners to the Mass Housing's "Get the Lead Out" program when project costs are prohibitive.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Most activities undertaken by the City of Lowell with CDBG, HOME, ESG, funds are efforts to reduce the frequency of persons living in poverty and improve the quality of life for Lowell residents; either directly or indirectly. The following program activities directly influence the poverty level: job enrichment, development, and placement through education and economic development. Projects that indirectly affect poverty include those that upgrade the community and provide affordable housing. CDBG, HOME,

and ESG funds are often used as matching funds that also help reduce the number of poverty level families.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City of Lowell Department of Planning and Development (DPD) acts as the primary administrative agency for the City of Lowell's Consolidated Plan programs. As part of this responsibility, the DPD consistently reviews the performance of subrecipients and monitors the overall program delivery structure to ensure coordination and compliance. DPD staff provide education and outreach to subrecipients of Consolidated Plan funds, resulting in extremely high rates of compliance with program regulations, reporting requirements, and most significantly, efficient delivery of services and completion of programs in a time of increasingly constrained resources. In addition to providing technical assistance and oversight to subrecipients from the private sector, staff routinely meet with officials from other City departments. Coordination among staff from the Department of Public Works, Department of Parks and Recreation, as well as offices within DPD helps to ensure an understanding of and compliance with HUD grant agreements including Section 3, BABA, Davis Bacon and Environment Review.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Public and assisted housing providers, private and governmental health, mental health, and service agencies participated in the network of activities described in this CAPER report. They are also the organizations with which the City of Lowell worked to develop the Annual Action Plan. In addition to the specific entities discussed in this report, a strong network of community partnerships exists among public, private, non-profit and for-profit sector of the City effectively working to meet the needs of Lowell's low- and moderate-income residents. The City strongly encourages collaborations among its subrecipients, which not only enhances the coordination of services among agencies but also helps consolidate the reporting requirements of the block grant programs, and reduces duplication of services.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City collaborated with the regional planning agency, Northern Middlesex Council of Governments (NMCOG) to create a housing production plan. This production plan meets all the criteria that the federal government requires from us to do an analysis or impediments for fair housing. While city council rejected its passage the data provided by this report is useful for us to make some changes to some of our zoning decisions.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City will continue to advertise all public hearings in the Lowell Sun. We still allow for oral and written public comments. The City is committed to providing all public notices, as long as finances allow, to be translated to at least in three additional languages to meet the needs of those residents with Limited English Proficiency. We are also trying to make use of social media to the best of our ability to inform the citizens of key events. Finally, the city is also trying to conduct more outreach to the public to make them aware of what CDBG funds can be used to pay for. For example, City staff attended multiple community information meetings in communities that are served with ESG funds such as in the Acre and provided information about the entitlement grants and City of Lowell community development planning plan status.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City's objectives are changing slightly with the submittal of the new Consolidated Plan. Due to the same amount of paperwork required for a smaller grant as it is with a larger grant, we will no longer issue smaller awards. Currently, the City will issue up to a maximum of 6 awards at 50k each or as low as a minimum of 3 awards for 100k for public service entities. The City is also trying to do a more targeted approach to funding certain activities rather than having any organization who can apply for funding. We are also holding mandatory information sessions for the RFP as well as orientations. Any agency not attending the information session will not be allowed to receive funding even if they applied. Additionally, organizations will lose funds if they do not attend the orientation. The City is requiring that reimbursement requests are made within 90 days of contract execution in order to meet federal expenditure timeliness. With many of our construction projects relying on good weather, the city cannot afford agencies if they only bill at the end of the program year.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

See attached list. All of the units passed without any violations.

Project Address	Inspection Date	Units Inspected	Violations
94 Rock St.	5/22/2025	Units 6,11,7	None
106 Rock At.	5/22/2025	Units 1,6,12	None
555 Merrimack Street	6/26/2025	Units 208, 305, 401	None
Unity Place	6/26/2025	Units 102, 305, 404	None
Liberty Square	6/26/2025	Units 192-1, 28-A, 63-4A	None
109 Wood St.	3/20/2025	Units # 224, 501, 505	None
115 John St.	3/27/2025	Units 216, 103, 401	None
115 John St.	3/27/2025	Units G46, #146, #246	None
109 Jackson Street	4/17/2025	Units 106, 108, 205, 208, 317	None
201 Canal St.	3/13/2025	Units 334, 106, 405	None
172 Lakeview Ave	5/15/2025	Units A,B,C	None
203 Salem Street	5/15/2025	Units 4,7,10	None
98 Smith Street	5/15/2025	Units 101,203,302	None
86.1 Bernier St.	5/1/2025	Units 3,5,6	None
Sirk Building 80 Bridge Street	7/24/2025	Units 1, 3, 7	None
18 Third St.	6/26/2025	Units 1, 2, 3, 4	None
150 Mass. Mill Dr	5/8/2025	Units 113, 203, 302	None

HOME inspections

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The Department of Planning and Development (DPD) has continued to further affirmative marketing actions to involve minorities and women in the HOME program. Notices of funding availability are published in Spanish, Portuguese, and Khmer as well as English. Requests for contractor qualifications

for rehabilitation and lead abatement program contractor lists are advertised, and minority contractors are encouraged to apply. Qualified MBE and WBE contractors are included on lists of qualified contractors provided to property owners who receive assistance through these programs.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

The City received 236,882.29 in HOME Program Income during the program year with the majority been allocated to 11 projects. There is only a small amount of funds still uncommitted as of 08/07/2025. Nonetheless, the City has spent \$832,293.43 in PI for three housing rehab projects, one new construction project, three years of admin funds and four first time home buyer units. 22 units were funded under home. 11 of the units are newly constructed units and 11 are either homebuyer or owner rehab. 12 of the units were occupied by white households, one is occupied by a multiracial household, six units occupied by black African American and three units occupied by Asian households. Four of the units are occupied by renters and homeowners only earning up to 30% of the AMI, 7 at 31-50% of the AMI, 7 at 51-60% and 4 at 61-80% AMI.

IDIS	Title	Funded w/PI	Receipts	Draws
3981	18-19 HOME Admin			260.54
4618	23-24 HOME Admin		42,600.00	313.25
4653	45 Canada St / McC - Rehabilitation			60,893.30
4662	Residence at West Fourth LLC			459,518.48
4664	652 Merrimack St. #402 Rod			14,500.00
4665	24-25 Home Admin		194,282.29	16,547.82
4670	28 White Street Ram			14,749.58
4671	34 Race St.Sok			233,438.20
4673	652 Merrimack St. #202 Aur			14,749.58
4714	383 Christian St. Rod	14,999.00		14,949.25
4720	73-75 Sixth St	45,094.00		2,373.43
XXXX	Uncommitted	17,984.60		
		78,077.60	236,882.29	832,293.43

HOME PI Commitments

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City is actively committing and expending funds to expand affordable housing creation as well as maintaining affordable housing through the housing rehabilitation program. As stated prior the City also created an affordable housing trust to assist with subsidizing the creation of affordable housing.

CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0	0
Tenant-based rental assistance	0	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0	0

Table 14 – HOPWA Number of Households Served

Narrative

The City no longer administers this program. All of this data will be supplied by the City of Cambridge.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	4	2	0	0	0
Total Labor Hours	0	1,994			
Total Section 3 Worker Hours	5	259			
Total Targeted Section 3 Worker Hours	5	0			

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	2	1			
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	2	1			
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.	1				
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.	1				
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	1	1			

Other.	7	3			
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Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

The City has made some institutional changes to get more economic opportunities for low- and moderate-income residents. The city has connected with the state One stop center in Lowell and requested to be placed on the mailing list for job and training opportunities. We have contacts with the unions in the local area as well as Southern NH for training opportunities. During our pre-construction meetings with contractors the city has included Lowell Housing Authority in the discussion in case the vendor has any new job postings that they need workers.

See Sage report financials in the attachments for amounts spent and match info for older ESG funds used in Program Year 2024. We were not able to put all of the information in the table above. Also note that in IDIS decimal points were not allowed so numbers were rounded.