

**Annual PHA Plan**  
*(Standard PHAs and Troubled PHAs)*

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

OMB No. 2577-0226  
Expires: 03/31/2024

**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families.

**Applicability.** The Form HUD-50075-ST is to be completed annually by **STANDARD PHAs** or **TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form.

**Definitions.**

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																																
A.1	<p> <b>PHA Name:</b> Lowell Housing Authority                      <b>PHA Code:</b> MA001  <b>PHA Type:</b> <input checked="" type="checkbox"/> Standard PHA    <input type="checkbox"/> Troubled PHA  <b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): 10/1/2023  <b>PHA Inventory</b> (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)  <b>Number of Public Housing (PH) Units</b> 1,613    <b>Number of Housing Choice Vouchers (HCVs)</b> 1,396  <b>Total Combined Units/Vouchers</b> 3,009  <b>PHA Plan Submission Type:</b> <input checked="" type="checkbox"/> Annual Submission                      <input type="checkbox"/> Revised Annual Submission </p> <p> <b>Availability of Information.</b> PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. </p> <p> <input type="checkbox"/> <b>PHA Consortia:</b> (Check box if submitting a Joint PHA Plan and complete table below) </p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 20%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 20%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 10%;">PH</th> <th style="width: 10%;">HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
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<b>B.</b>	<b>Plan Elements</b>
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<b>B.1</b>	<p><b>Revision of Existing PHA Plan Elements.</b></p> <p>(a) Have the following PHA Plan elements been revised by the PHA?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Grievance Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Community Service and Self-Sufficiency Programs.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Safety and Crime Prevention.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Pet Policy.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Asset Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. See Attachment B</p> <p>Financial Resources. - See Attachment C</p> <p>Community Services and Self-Sufficiency Programs. LHA adopted new amendment for Family Self-Sufficiency program, see attached)</p> <p>Safety and Crime Prevention. LHA is working with contractor to replace security cameras in AMP 1 - See Attachment J</p> <p>Asset Management. CVT balcony completion</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review.</p>
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<b>B.2</b>	<p><b>New Activities.</b></p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Designated Housing for Elderly and/or Disabled Families.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Over-Income Families.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Occupancy by Police Officers.</p> <p><input type="checkbox"/> <input type="checkbox"/> Non-Smoking Policies.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project-Based Vouchers.</p> <p><input type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p> <p>Occupancy by Police Officer LHA intends to work in partnership with the city of Lowell Police department to have a sub precinct within the complex, occupied on a non-rental unit. 75% completed with estimated completion date scheduled for June 30, 2023.</p> <p>Project-Based Vouchers. LHA is soliciting 16 project-based units within the city of Lowell.</p> <p>Other Capital Grant Programs LHA is in the process of submitting the application for Emergency Safety and Security Grant</p>
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<p><b>B.3</b></p>	<p><b>Progress Report.</b></p> <p>Provide a description of the PHA’s progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. See Attachment E</p>
<p><b>B.4</b></p>	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. See Attachment E</p>
<p><b>B.5</b></p>	<p><b>Most Recent Fiscal Year Audit.</b> (Pending)</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N  <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
<p><b>C. Other Document and/or Certification Requirements.</b></p>	
<p><b>C.1</b></p>	<p><b>Resident Advisory Board (RAB) Comments.</b> See Attachment A-4</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N  X <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<p><b>C.2</b></p>	<p><b>Certification by State or Local Officials.</b> (Pending City Approval)</p> <p><a href="#">Form HUD 50077-SL</a>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p><b>C.3</b></p>	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b> (Pending)</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p><b>C.4</b></p>	<p><b>Challenged Elements.</b> If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N  <input type="checkbox"/> X</p> <p>If yes, include Challenged Elements.</p>
<p><b>C.5</b></p>	<p><b>Troubled PHA.</b></p> <p>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</p> <p>Y N N/A  <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>

**D. Affirmatively Furthering Fair Housing (AFFH).**

**D.1 Affirmatively Furthering Fair Housing (AFFH).**

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

<b>Fair Housing Goal:</b>
<u><i>Describe fair housing strategies and actions to achieve the goal</i></u>

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# Instructions for Preparation of Form HUD-50075-ST Annual PHA Plan for Standard and Troubled PHAs

## A. PHA Information. All PHAs must complete this section. (24 CFR §903.4)

**A.1** Include the full PHA Name, PHA Code, PHA Type, PHA Fiscal Year Beginning (MM/YYYY), PHA Inventory, Number of Public Housing Units and or Housing Choice Vouchers (HCVs), PHA Plan Submission Type, and the Availability of Information, specific location(s) of all information relevant to the public hearing and proposed PHA Plan. (24 CFR §903.23(4)(e))

**PHA Consortia:** Check box if submitting a Joint PHA Plan and complete the table. (24 CFR §943.128(a))

## B. Plan Elements. All PHAs must complete this section.

### B.1 Revision of Existing PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the “yes” box. If an element has not been revised, mark “no.” (24 CFR §903.7)

**Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA’s strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR §5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR §903.7(a)).

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(2)(i)) Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA’s reasons for choosing its strategy. (24 CFR §903.7(a)(2)(ii))

**Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.** PHAs must submit a Deconcentration Policy for Field Office review. For additional guidance on what a PHA must do to deconcentrate poverty in its development and comply with fair housing requirements, see 24 CFR 903.2. (24 CFR §903.23(b)) Describe the PHA’s admissions policy for deconcentration of poverty and income mixing of lower-income families in public housing. The Deconcentration Policy must describe the PHA’s policy for bringing higher income tenants into lower income developments and lower income tenants into higher income developments. The deconcentration requirements apply to general occupancy and family public housing developments. Refer to 24 CFR §903.2(b)(2) for developments not subject to deconcentration of poverty and income mixing requirements. (24 CFR §903.7(b)) Describe the PHA’s procedures for maintain waiting lists for admission to public housing and address any site-based waiting lists. (24 CFR §903.7(b)). A statement of the PHA’s policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV. (24 CFR §903.7(b)) Describe the unit assignment policies for public housing. (24 CFR §903.7(b))

**Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA’s anticipated resources, such as PHA operating, capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources. (24 CFR §903.7(c))

**Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units, including applicable public housing flat rents, minimum rents, voucher family rent contributions, and payment standard policies. (24 CFR §903.7(d))

**Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance and management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA. (24 CFR §903.7(e))

**Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants. (24 CFR §903.7(f))

**Homeownership Programs.** A description of any Section 5h, Section 32, Section 8y, or HOPE I public housing or Housing Choice Voucher (HCV) homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval. (24 CFR §903.7(k))

**Community Service and Self Sufficiency Programs.** Describe how the PHA will comply with the requirements of (24 CFR §903.7(l)). Provide a description of: **1)** Any programs relating to services and amenities provided or offered to assisted families; and **2)** Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs subject to Section 3 of the Housing and Urban Development Act of 1968 (24 CFR Part 135) and FSS. (24 CFR §903.7(l))

**Safety and Crime Prevention (VAWA).** Describe the PHA’s plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must provide development-by-development or jurisdiction wide-basis: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities. (24 CFR §903.7(m)) A description of: **1)** Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to

child or adult victims of domestic violence, dating violence, sexual assault, or stalking; **2)** Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and **3)** Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families. ([24 CFR §903.7\(m\)\(5\)](#))

**Pet Policy.** Describe the PHA's policies and requirements pertaining to the ownership of pets in public housing. ([24 CFR §903.7\(n\)](#))

**Asset Management.** State how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory. ([24 CFR §903.7\(q\)](#))

**Substantial Deviation.** PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan. ([24 CFR §903.7\(r\)\(2\)\(i\)](#))

**Significant Amendment/Modification.** PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32 REV-3, successor RAD Implementation Notices, or other RAD Notices.

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

PHAs must submit a Deconcentration Policy for Field Office review. For additional guidance on what a PHA must do to deconcentrate poverty in its development and comply with fair housing requirements, see [24 CFR 903.2](#). ([24 CFR §903.23\(b\)](#))

**B.2 New Activities.** If the PHA intends to undertake any new activities related to these elements in the current Fiscal Year, mark "yes" for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark "no."

**HOPE VI or Choice Neighborhoods.** **1)** A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Choice Neighborhoods; and **2)** A timetable for the submission of applications or proposals. The application and approval process for Hope VI or Choice Neighborhoods is a separate process. See guidance on HUD's website at:

[https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/hope6](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6). ([Notice PIH 2011-47](#))

**Mixed Finance Modernization or Development.** **1)** A description of any housing (including project number (if known) and unit count) for which the PHA will apply for Mixed Finance Modernization or Development; and **2)** A timetable for the submission of applications or proposals. The application and approval process for Mixed Finance Modernization or Development is a separate process. See guidance on HUD's website at:

[https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/hope6/mfph#4](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6/mfph#4)

**Demolition and/or Disposition.** With respect to public housing only, describe any public housing development(s), or portion of a public housing development projects, owned by the PHA and subject to ACCs (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition approval under section 18 of the 1937 Act (42 U.S.C. 1437p); and **2)** A timetable for the demolition or disposition. This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed as described in the PHA's last Annual and/or 5-Year PHA Plan submission. The application and approval process for demolition and/or disposition is a separate process. Approval of the PHA Plan does not constitute approval of these activities. See guidance on HUD's website at: [http://www.hud.gov/offices/pih/centers/sac/demo\\_dispo/index.cfm](http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm). ([24 CFR §903.7\(h\)](#))

**Designated Housing for Elderly and Disabled Families.** Describe any public housing projects owned, assisted or operated by the PHA (or portions thereof), in the upcoming fiscal year, that the PHA has continually operated as, has designated, or will apply for designation for occupancy by elderly and/or disabled families only. Include the following information: **1)** development name and number; **2)** designation type; **3)** application status; **4)** date the designation was approved, submitted, or planned for submission; **5)** the number of units affected and; **6)** expiration date of the designation of any HUD approved plan. **Note:** The application and approval process for such designations is separate from the PHA Plan process, and PHA Plan approval does not constitute HUD approval of any designation. ([24 CFR §903.7\(i\)\(C\)](#))

**Conversion of Public Housing under the Voluntary or Mandatory Conversion programs.** Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA is required to convert or plans to voluntarily convert to tenant-based assistance; **2)** An analysis of the projects or buildings required to be converted; and **3)** A statement of the amount of assistance received to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>. ([24 CFR §903.7\(j\)](#))

**Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program.** Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA plans to voluntarily convert to Project-Based Rental Assistance or Project-Based Vouchers under RAD. See additional guidance on HUD's website at: [Notice PIH 2012-32 REV-3, successor RAD Implementation Notices, and other RAD notices.](#)

**Occupancy by Over-Income Families.** A PHA that owns or operates fewer than two hundred fifty (250) public housing units, may lease a unit in a public housing development to an over-income family (a family whose annual income exceeds the limit for a low income family at the time of initial occupancy), if all the following conditions are satisfied: **(1)** There are no eligible low income families on the PHA waiting list or applying for public housing assistance when the unit is leased to an over-income family; **(2)** The PHA has publicized availability of the unit for rental to eligible low income families, including publishing public notice of such availability in a newspaper of general circulation in the jurisdiction at least thirty days before offering the unit to an over-income family; **(3)** The over-income family rents the unit on a month-to-month basis for a rent that is not less than the PHA's cost to operate the unit; **(4)** The lease to the over-income family provides that the family agrees to vacate the unit when needed for rental to an eligible family; and **(5)** The PHA gives the over-income family at least thirty days notice to vacate the unit when the unit is needed for rental to an eligible family. The PHA may incorporate information on occupancy by over-income families into its PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. See additional guidance on HUD's website at: [Notice PIH 2011-7. \(24 CFR 960.503\)](#) ([24 CFR 903.7\(b\)](#))

**Occupancy by Police Officers.** The PHA may allow police officers who would not otherwise be eligible for occupancy in public housing, to reside in a public housing dwelling unit. The PHA must include the number and location of the units to be occupied by police officers, and the terms and conditions of their tenancies; and a statement that such occupancy is needed to increase security for public housing residents. A "police officer" means a person determined by the PHA to be, during the period of residence of that person in public housing, employed on a full-time basis as a duly licensed professional

police officer by a Federal, State or local government or by any agency of these governments. An officer of an accredited police force of a housing agency may qualify. The PHA may incorporate information on occupancy by police officers into its PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. See additional guidance on HUD's website at: [Notice PIH 2011-7. \(24 CFR 960.505\)](#) (24 CFR 903.7(b))

**Non-Smoking Policies.** The PHA may implement non-smoking policies in its public housing program and incorporate this into its PHA Plan statement of operation and management and the rules and standards that will apply to its projects. See additional guidance on HUD's website at: [Notice PIH 2009-21 and Notice PIH-2017-03. \(24 CFR §903.7\(e\)\)](#)

**Project-Based Vouchers.** Describe any plans to use Housing Choice Vouchers (HCVs) for new project-based vouchers, which must comply with PBV goals, civil rights requirements, Housing Quality Standards (HQS) and deconcentration standards, as stated in 983.57(b)(1) and set forth in the PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. If using project-based vouchers, provide the projected number of project-based units and general locations, and describe how project-basing would be consistent with the PHA Plan ([24 CFR §903.7\(b\)](#)).

**Units with Approved Vacancies for Modernization.** The PHA must include a statement related to units with approved vacancies that are undergoing modernization in accordance with [24 CFR §990.145\(a\)\(1\)](#).

**Other Capital Grant Programs** (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

For all activities that the PHA plans to undertake in the current Fiscal Year, provide a description of the activity in the space provided.

**B.3 Progress Report.** For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan. ([24 CFR §903.7\(r\)\(1\)](#))

**B.4 Capital Improvements.** PHAs that receive funding from the Capital Fund Program (CFP) must complete this section ([24 CFR §903.7 \(g\)](#)). To comply with this requirement, the PHA must reference the most recent HUD approved Capital Fund 5 Year Action Plan in EPIC and the date that it was approved. PHAs can reference the form by including the following language in the Capital Improvement section of the appropriate Annual or Streamlined PHA Plan Template: "See Capital Fund 5 Year Action Plan in EPIC approved by HUD on XX/XX/XXXX."

**B.5 Most Recent Fiscal Year Audit.** If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided. ([24 CFR §903.7\(p\)](#))

#### C. Other Document and/or Certification Requirements.

**C.1 Resident Advisory Board (RAB) comments.** If the RAB had comments on the annual plan, mark "yes," submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. ([24 CFR §903.13\(c\)](#), [24 CFR §903.19](#))

**C.2 Certification by State or Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan. ([24 CFR §903.15](#)). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

**C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154 or 24 CFR 5.160(a)(3) as applicable; (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations. impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. ([24 CFR §903.7\(o\)](#)).

**C.4 Challenged Elements.** If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

**C.5 Troubled PHA.** If the PHA is designated troubled, and has a current MOA, improvement plan, or recovery plan in place, mark "yes," and describe that plan. Include dates in the description and most recent revisions of these documents as attachments. If the PHA is troubled, but does not have any of these items, mark "no." If the PHA is not troubled, mark "N/A." ([24 CFR §903.9](#))

#### D. Affirmatively Furthering Fair Housing (AFFH).

**D.1 Affirmatively Furthering Fair Housing.** The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) ... Strategies and actions must affirmatively further fair housing ...." Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D., nevertheless , the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction’s initiatives to affirmatively further fair housing that require the PHA’s involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year and Annual PHA Plan.

Public reporting burden for this information collection is estimated to average 7.52 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Privacy Act Notice.** The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

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## ATTACHMENT A-1

### HOUSING AUTHORITY OF THE CITY OF LOWELL

#### LEGAL NOTICE

On April 25, 2023, the draft Annual Plan (AP) and Capital Fund Program budget (CFP budget) for Federal Fiscal years 2023-2027 of the Lowell Housing Authority (LHA), as required under Sections 511 and 519 of the federal Quality housing and Work Responsibility Act (QHWRA) of 1998, is available for a forty-five (45), day public review and comment period. Draft copies of each document are available for review at the LHA Executive office, located at 350 Moody Street, Lowell, MA during regular office hours and can be found on its website at [www.lhma.org](http://www.lhma.org). The Executive Office is wheelchair accessible. Reasonable accommodations will be made for persons requesting assistance. The AP and CFP Budget submission is scheduled to the U.S. Department of housing and Urban Development (HUD) on or before July 15, 2023.

The Public Hearing date is June 14, 2023, at 3:30 p.m. to submit oral or written comments on the draft AP and CFP budget. Written comments may also be submitted at the LHA Executive Office until 12 p.m. on June 14, 2023. The LHA will conduct the Public hearing virtually and in-person beginning at 3:30 p.m.

Hearing locations:

#### VIRTUAL MEETING

Join Zoom Meeting: <https://us06web.zoom.us/j/86835560390>  
Toll-Free Phone: (646) 558-8656,  
Meeting ID: 868 3556 0390

#### IN-PERSON MEETING

The Mercier Center  
21 Salem Street  
Lowell, MA 01854

Anyone seeking further information should contact the LHA at (978 364-5311 (tel). TDD: 1-800-545-1883, Extension 178.

April 25, 2023  
#NY007937

## ATTACHMENT A-2

### RESIDENT ADVISORY BOARD (RAB) MEETING AGENDA

Wednesday, April 19, 2023

2:00 PM

The meeting will be held in person, at the Mercier Center, 21 Salem Street at 2:00 pm on April 19, 2023. A copy of the proposed Five-Year Capital Budget is available at [www.lhma.org](http://www.lhma.org) and will be provided to RAB member. Copies are also posted at each development main office.

#### AGENDA

1. Welcome / Introductions
2. Topics for Annual Plan:
  - a) Family Self-Sufficiency (FSS) / Section 8 Home Ownership
  - b) Resident Services / Section 3 Information
  - c) Safety and Security (i.e., camera installation)
  - d) Rivers Edge Construction Project
3. Review of the Five-Year Capital Fund Program (CFP)
4. Resident Input / Concerns
5. Next Steps

Please be advised that the Lowell Housing Authority will set up a Notice of Public Hearing addressing the CFP. Advertisement in the Lowell Sun is scheduled for April 25, 2023.

Next action: The Public Hearing will be held June 14, 2023. Time to-be-determined.

## ATTACHMENT A-3

### **RESIDENT ADVISORY BOARD (RAB) MEETING MINUTES WEDNESDAY, APRIL 19, 2023 2:00 PM**

#### **1. Welcome/Introductions**

Tha Chhan, Executive Director, opened up the meeting by welcoming the residents present at the meeting. Tha indicated that resident opinions are important in shaping the annual plan, which is part of the agency's five-year plan. He introduced the staff who were also present at the meeting. See attached attendance list.

#### **2. Topics for Annual Plan**

Kelsey Tauer, FSS Coordinator, presented on the Lowell Housing Authority's Family Self-Sufficiency Program. Ms. Tauer noted that the Family Self-Sufficiency (FSS) Program is a voluntary program designed to help HUD assisted families achieve increased economic self-sufficiency. Program participants establish a set of goals that they seek to achieve while in the program. Goals may include: Continuing Education; Personal Well-Being, Career Advancement, Financial Literacy, Preparing for Homeownership.

Participants are connected to resources and supportive services needed to help them reach their goal of self-sufficiency. This includes First-Time Homebuyers Trainings for those interested in pursuing homeownership.

While in FSS, participants have the unique opportunity to accrue wealth through a Managed Savings Account. When participants experience an increase in earned income, rent also increases. The same is for FSS Participants, however, that difference is credited into an escrow account, and deposited monthly by the Housing Authority.

Upon completing the program, FSS participants with escrow accounts are eligible for the full amount of their escrow account. Final Escrow Disbursements have been used for down-payments on homes, to purchase vehicles, pay off debts, and establish family savings

Over the next five (5) years, it is anticipated that the FSS program will serve approximately 93 families.

Sherry Giblin, Chief Financial Officer discussed the agency's resident services through the ROSS Grant funding, and the agency's Section 3 program which seeks to employ residents residing in Lowell Housing Authority public housing or Section 8 participants

Andrew Rocha, Executive Assistant provided an overview of the LHA's efforts to address safety and security concerns held by residents. These included unauthorized entry, security cameras, access control, and call boxes.

Tha Chhan, Executive Director highlighted the work slated to be performed to finish the River's Edge Development project.

#### **3. Review of the 5-Year Capital Fund Program (CFP)**

Laura Watts and Jonathan Goldfield, Capital Asset Managers discussed the capital need for Lowell Housing Authority's properties for 2023-2024, and the remaining years of the 5-year capital plan. (Please see attached capital log).

#### **4. Resident Input & Concerns**

A discussion was had surrounding resident concerns regarding capital projects and other needs. The following is a list of the concerns recorded among residents.

- Syringes being found at 183 Gorham Street property
- Water discoloration at 183 Gorham Street
- Camera locations and unauthorized access into the building at City View Towers
- Cameras and door access at Belvidere Heights
- Request for additional cleaning in common areas at Francis Gatehouse Mill
- Concerns over the pet policy and its enforcement at Francis Gatehouse Mill
- Timeline for finishing courtyard renovations at City View Towers
- A retaining wall was requested to ensure that children do not have access to a river at the River's Edge property.

#### **5. Next Steps**

Tha Chhan, Executive Director, closed the meeting by explaining that resident comments/concerns will be used to formulate both the Annual and 5-year plan moving forward. He invited all residents who participated to join in the public hearing process for the Plan which will be held on June 14<sup>th</sup>.

Meeting adjourned at 3:22pm.

ATTACHMENT A-4

RESIDENT ADVISORY BOARD SIGN-IN SHEET  
4.19.23

NAME	ADDRESS	IN ATTENDANCE
<b>AMP 1</b>		x
Paul David Son	36 Hancock Street, Lowell, MA 01854	✓
Heidi Magee	1 Garrin Terrace, Lowell, MA 01854 (978-876-6326 Cell)	
Dale Elkins	7 Garin Terrace, Lowell, MA 01854	
Chheang Phon	8 Garrin Terrace, Lowell, MA 01854	
Altagracia Tejada	7 Common Avenue, Lowell, MA 01854	
Salam Phol	27 Common Avenue, Lowell, MA 01854	
Richard Luhrs/Linda St. Hilare	109 Fletcher Street #9, Lowell, MA 01854	✓ ✓
Saturino Alicia	143 Fletcher Street #2, Lowell, MA 01854	
Thong So	256 Adams Street #239, Lowell, MA 01854	
Marily Cruz	8 Fenwick #402, Lowell, MA 01854	✓
Daryl Coleman	4 Suffolk Street, Lowell, MA 01854	
Valeria Robinson-Kind	16 Lewis Street, Lowell, MA 01854	
Jeymy Quintero	18 Conlon Terrace, Lowell, MA 01854	
Donna Meehan	117 High Streetm #102W, Lowell, MA 01854	
Carmen Ortiz	262 Adams Street #260, Lowell, MA 01854	
<b>AMP 4</b>		
Shawn Richardson	657 Merrimack Street, # 513, Lowell, MA 01854	
John "Jack" Sheehy	657 Merrimack Street, # 614, Lowell, MA 01854	✓
Patricia Molinario	657 Merrimack Street, # 738, Lowell, MA 01854	✓
Barbara Galasso	657 Merrimack Street, # 110, Lowell, MA 01854	✓
Pav Sovuthy	657 Merrimack Street, # 203, Lowell, MA 01854	
Wayne Sevigny	657 Merrimack Street, # 305, Lowell, MA 01854	✓
Randall "Randy" Richards	657 Merrimack Street, # 601, Lowell, MA 01854	✓
Luz Segura	735 Broadway Street, # B26, Lowell, MA 01854	
Constance MacDonald	735 Broadway Street, #H111, Lowell, MA 01854	

RESIDENT ADVISORY BOARD SIGN-IN SHEET (continued)  
4.19.23

Ruby Edward	735 Broadway Street, #227, Lowell, MA 01854	
Elizabeth Cerretti	735 Broadway Street, # 201, Lowell, MA 01854	✓
Irving Randall	735 Broadway Street, #407, Lowell, MA 01854	
Theresa Jenkins	735 Broadway Street, #203, Lowell, MA 01854	
Muriel Frechette	111 Hildreth Street, #313, Lowell, MA 01850	✓
Elizabeth Marcouillier	137 High St, # G6E, Lowell, MA 01852	✓
Jeanne Snow	117 High Street, # 312W, Lowell, MA 01852	
Perry Ashford	657 Merrimack Street #310, Lowell, MA 01854	✓
Lisa Bourdeau	657 Merrimack St #736, Lowell, MA 01854	✓
Nancy Wilson	657 Merrimack St, #704, Lowell, MA 01854	
Mary Priola	657 Merrimack Street, #707, Lowell, MA 01854	
CARA Lambert	12 ADDIE WAY LOOP Lowell, MA	✓
Kevin Noonan	260 FANKNER ST Lowell, MA	✓
Steven Gonzalez	183 GORHAM ST # 317 Lowell, MA	✓
Amy Dalton	LHA	✓
Sapita Beraios		✓
Vinak Vong		✓
Andrew Rocha		✓
Sherry GIBLIN		✓
Johnathan Goldberg		✓
Laura Watts		✓
Kelsey Tower		✓
Edna Bradford		✓
Mary Alice McPaulane		✓
Tha Chhan		✓
Andrea Hall		✓

ATTACHMENT A-5

RESIDENT ADVISORY BOARD RESIDENT COMMENTS  
4.19.23

LOWELL HOUSING AUTHORITY  
Resident Advisory Board Meeting  
April 19, 2023

ELIZABETH CERRETTI Frances Gate  
COMMENTS, THOUGHTS, SUGGESTIONS: / COMENTARIOS, PENSAMIENTOS, SUGERENCIAS: /  
មតិយោបល់, គំនិត, យោបល់:

KEY CARD BOX do not have my NAME  
CLEAN HALLWAYS RUGS Shampoo WALLS  
CURTAINS DRAPS + COMMUNITY  
TRASH Rooms  
ROADWAY all holes  
STAIR WAYS  
LIGHTS OUTSIDE  
MOLD IN RESIDENT BATH ROOM  
SAFETY WITH CAMERAS IN THE LOBBY  
PEOPLE STEALING OTHER PEOPLES PACKAGES  
SAFETY FOR OUR SMALL DOGS ONE PERSON HAS  
A DOG THAT WEIGS 80 POUNDS SOMETIMES I  
USE THE STAIRS WITH MY BAGS SO I DO NOT  
OVER

LOWELL HOUSING AUTHORITY  
Resident Advisory Board Meeting  
April 19, 2023

COMMENTS, THOUGHTS, SUGGESTIONS: / COMENTARIOS, PENSAMIENTOS, SUGERENCIAS: /  
មតិយោបល់, គំនិត, យោបល់:

Concern about mold problem in my  
bedroom and bathroom. The air  
control system in the apartment should  
be more efficient.

RESIDENT ADVISORY BOARD RESIDENT COMMENTS (continued)  
4.19.23

LOWELL HOUSING AUTHORITY  
Resident Advisory Board Meeting  
April 19, 2023

COMMENTS, THOUGHTS, SUGGESTIONS: / COMENTARIOS, PENSAMIENTOS, SUGERENCIAS: /  
មតិយោបល់, គំនិត, យោបល់:

City View Towers floors are  
always very dirty.  
City View towers replaced hot water  
tanks and still do not get hot water.  
City View towers takes issue with  
their responsibility with homeless  
in the building and police often do  
not come.  
WE NEED SECURITY!!!

LOWELL HOUSING AUTHORITY  
Resident Advisory Board Meeting  
April 19, 2023

COMMENTS, THOUGHTS, SUGGESTIONS: / COMENTARIOS, PENSAMIENTOS, SUGERENCIAS: /  
មតិយោបល់, គំនិត, យោបល់:

Better courtyard more cleaning the  
yard more flower boxes.  
~~the~~ courtyard Remodel, we need a Better  
courtyard.  
we need paint & Better place to  
sit outside.

RESIDENT ADVISORY BOARD RESIDENT COMMENTS (continued)  
4.19.23

LOWELL HOUSING AUTHORITY  
Resident Advisory Board Meeting  
April 19, 2023

COMMENTS, THOUGHTS, SUGGESTIONS: / COMENTARIOS, PENSAMIENTOS, SUGERENCIAS: /  
មតិយោបល់, គំនិត, យោបល់:

I think you all are wonderful  
and very patient during your  
meetings!  
Hambert

Belvedere  
Hights  
137 - 117

LOWELL HOUSING AUTHORITY  
Resident Advisory Board Meeting  
April 19, 2023

COMMENTS, THOUGHTS, SUGGESTIONS: / COMENTARIOS, PENSAMIENTOS, SUGERENCIAS: /  
មតិយោបល់, គំនិត, យោបល់:

Windows on outside need to be washed  
Cameras on Back door ?? Side Doors  
Timing ON BACK DOOR TO CLOSE

RESIDENT ADVISORY BOARD RESIDENT COMMENTS (continued)  
4.19.23

Belvedere  
Hights  
117  
137 -

LOWELL HOUSING AUTHORITY  
Resident Advisory Board Meeting  
April 19, 2023

COMMENTS, THOUGHTS, SUGGESTIONS: / COMENTARIOS, PENSAMIENTOS, SUGERENCIAS: /  
មតិយោបល់, គំនិត, យោបល់

Windows on outside need to be washed  
Cameras on Back Door ?? Side Doors  
TIMING ON BACK DOOR TO CLOSE

LOWELL HOUSING AUTHORITY  
Resident Advisory Board Meeting  
April 19, 2023

COMMENTS, THOUGHTS, SUGGESTIONS: / COMENTARIOS, PENSAMIENTOS, SUGERENCIAS: /  
មតិយោបល់, គំនិត, យោបល់

Cameras in City View Towers mailroom a must  
People whom do not live in building placing  
paper in locks to re enter at a later time  
Cleaning of Elevators on Wknds.  
if believe that there should be a better Training  
program for people entering our Maintenance Crews

RESIDENT ADVISORY BOARD RESIDENT COMMENTS (continued)  
4.19.2

LOWELL HOUSING AUTHORITY  
Resident Advisory Board Meeting  
April 19, 2023

*Juan Gonzalez*  
183 Gorham St.  
#312

COMMENTS, THOUGHTS, SUGGESTIONS: / COMENTARIOS, PENSAMIENTOS, SUGERENCIAS:/  
មតិយោបល់, គំនិត, យោបល់

- ① Moved in 2012 since then my water still comes out Rusty.
- ② Mold
- ③ Needle Boxes
- ④ Elevators Break down atleast 3 times a day, not more.

## ATTACHMENT B

### Deconcentration Analysis and Admissions Policy for Deconcentration

#### Deconcentration Analysis March, 2023

Site	Average			Avg Income Per Development	Does LHA Develop Fall b/w Ranges
	Actual Same units <u>Average</u>	85% of PHA Wide Avg Income (Avg x .85)	115% of PHA Wide Avg Income (Avg x 1.15)		
MA 1-1	22,278	18,936	25,620	18,716	YES
MA 1-2 / 1-17	22,278	18,936	25,620	27,762	NO
MA 1-7	22,278	18,936	25,620	32,667	NO
MA 1-12	22,278	18,936	25,620	24,333	YES
MA 1-14	22,278	18,936	25,620	33,243	NO

MA 1-2 / 1-17	Average falls above range by \$ 2,142
MA 1-7	Average falls above range by \$ 7,047
MA 1-14	Average falls above range by \$ 7,623

The Lowell Housing Authority (LHA) has reviewed the Deconcentration Analysis. MA 1-2/1-17 and 1-7 exceeded 115% of the PHA Wide Average Income. AT MA 1-2/1-17, there have been twenty-five (25) vacancies since July 2021. To date twelve (12) units have been filled with new admissions at MA 1-2. Eight (8) families were below the 30% of area median income (AMI, three (3) families were below 50% AMI and one (1) family was below 80% AMI.

AT MA1-7, there was one (1) vacancy over the last year that has not yet been filled. A Tier 1 family will be targeted for this unit.

Ma 1-14 has one (1) building that is in the process of being sold. There is one family at this location whose income falls below 85% of the PHA Wide Average Income. Currently, the LHA is not filling the vacant unit at this location. This building will be removed from the LHA portfolio once the building has been sold.

The LHA will monitor our progress in addressing deconcentration on a quarterly basis.

The following is an extract from the Low Rent Public Housing Administrative Plan, approved by the Board on July 11<sup>th</sup>, 2007 which applies to this issue:

Policies on Selection and Admission of Applicants from Waiting List

Subsequent to verification of the information provided in the full application, LHA will group the applications into two tiers.

Tier 1 will include all applicants with incomes that do not exceed 30 % of median income for the Lowell area (NOTE: Families in this income category are termed Extremely Low-Income (ELI) families).

Tier 2 will include all applicants with incomes that exceed 30 % of median income but do not exceed 80 % of median income for the area (Such families are termed Low-Income Families).

Within each tier, families with local preferences will be listed first. Those preference-holders meeting the ranking preference described in Chapter 4.5 will be filed first by earliest date of pre-application, followed by preference-holders not meeting the ranking preference ordered by earliest date of pre-application.

In order to assure that the statutory income-targeting requirement that “not less than 40 % of the families admitted to a PHA’s LRP program during the PHA fiscal year from the PHA waiting list be ELI families”, 4 of the initial 10 referrals to briefings shall be families on the waiting list who are Tier I families and 6 of the initial 10 referrals to briefings shall be Tier 2 families that are preference-holders. If there is not a sufficient number of Tier 2 preference-holders, one or more of the referrals which were to be initially Tier 2 families will Tier I preference-holders.

In addition, if the agency’s deconcentration analysis indicates that there are any developments which require targeted selection of below average or above average income families then a further tiering of applications will be done.

Tier 3 will include all covered applicants whose incomes are less than 85% of the average income of all covered families.

Tier 4 will include all covered applicants whose incomes are more than 115% of the average income of all covered families.

As units become available for any covered development under the deconcentration analysis, then in addition to the targeting tiers and procedures, skipping will be applied to admit only those applicants who are also in Tier 3 or Tier 4 as may be required.

ATTACHMENT C

**2. Statement of Financial Resources**

[24 CFR Part 903.7 9 (b)] *Updated for new 2CFR200*

List the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant-based Section-8 assistance programs administered by the PHA during the Plan year. Note: the table assumes that Federal public housing or tenant-based Section-8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicated the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section-8 tenant-based assistance, Section-8 supportive services or other.

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>1. Federal Grants (FY 2023 grants)</b>		
a) Public Housing Operating Fund	7,716,000	
A. Public Housing Capital Fund	6,152,879	
B. HOPE VI Revitalization	0	
C. HOPE VI Demolition	0	
D. Annual Contributions for Section 8 Tenant-Based Assistance	19,762,687	
E. Public Housing Drug Elimination Program (including any Technical Assistance funds)	0	
a) Resident Opportunity and Self-Sufficiency Grants	164,400	
b) Community Development Block Grant	0	
c) HOME	0	
Other Federal Grants (list below)	1,604,978	Jobs Plus Program
<b>2. Prior Year Federal Grants (unobligated funds only) (list below)</b>		
Capital Fund Program	4,490,235	Public Housing Capital Improvements
<b>3. Public Housing Dwelling Rental Income</b>		
Federal Low Rent Public Housing	8,290,000	Public Housing Operations

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>4. Other income</b> (list below)		
Investment Income(Federal)	11,600	Public Housing Operations
Other Income other than rent and interest.	3,136,770	Public Housing Operations
<b>5. Non-federal sources</b> (list below)		
State Low Rent Public Housing including MRVP vouchers	3,499,294	Public Housing Operations
Unrestricted Investment Income (State)	3,500	Public Housing Operations
<b>Total Resources</b>	<b>\$54,832,343</b>	

## ATTACHMENT D-1

### **Housing Choice Voucher (HCV) Program and Public Housing Program (PH) Family Self-Sufficiency (FSS) Program Update May 2023**

- Thirty-six (36) participants are currently enrolled in the FSS Program (HCV: 29, PH: 6).
- Twenty-four (24) participants have positive escrow balances (HVC: 21, PH 3).
- Seventeen (17) participants are actively accruing escrow (HCV: 16, PH: 1).
- The total escrow account balance is \$250,454.97 (HCV: \$208,479.12, PH: \$41,975.85).
- Thirty-four (34) participant are working on credit repair.
- Thirty-two (32) participants have an established goal of homeownership within Individual Training and Services Plan.
- Three (3) graduates were transferred to the Section 8 Homeownership Program and are in the process of purchasing homes.
- During this reporting period; seven (7) participants successfully graduated with escrow disbursements.
- One (1) participant left the program voluntarily.
- Three (3) new participants started their contracts on May 01, 2023.

Ten (10) applicants are in the process of onboarding with a projected start date of June 01, 2023.

ATTACHMENT D-2

REVISED OCTOBER 4, 2018

REVISED AUGUST 26, 2022

HOUSING CHOICE VOUCHER & PUBLIC HOUSING  
FAMILY SELF-SUFFICIENCY (FSS)  
PROGRAM ACTION PLAN

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I. PROGRAM INTRODUCTION

The purpose of the Family Self Sufficiency (FSS) Program is to promote the development of local strategies to coordinate the use of US Department of Housing and Urban Development (HUD) funding with public and private resources in order to enable eligible families to make progress toward economic security. The purpose of the FSS Action Plan is to establish policies and procedures for carrying out the FSS Program. The FSS Action Plan describes the Lowell Housing Authority’s (LHA) policies for operation of the of the FSS Program in the context of federal laws and regulations. The policies in this Plan have been designed to ensure compliance with all approved applications for FSS funding.

The LHA administers the Family Self-Sufficiency (FSS) Program to enable participants to achieve financial self-sufficiency through the provision of individualized case management, program coordination, resource referrals, and asset building/management. The FSS program seeks to help families make progress toward economic security by supporting the family’s efforts to increase their earned income, build financial capability, and achieve their financial goals.

The LHA effectively collaborates with other public and private agencies within the greater Lowell community to assist and support participating families in meeting their goals. The FSS Program is a voluntary program that is offered to all Housing Choice Voucher Program participants and Federal Public Housing residents, regardless of family status, race, color, religion, sex, disability, or national origin. Participation in the FSS Program, or lack thereof, is not used as a cause to terminate rental assistance.

II. PROGRAM IMPLEMENTATION AND TIMETABLE

The LHA has an established Family Self Sufficiency Program (FSS) to be offered to Housing Choice Voucher Program (HCV) participants and residents of Federal Public Housing. The LHA FSS Program was first implemented for Housing Choice Voucher participants in 1993 and was expanded in 2010 to include Federal Public Housing residents. The Lowell Housing Authority implemented its FSS program in 1993 and will continue to implement the FSS Program in accordance with this FSS Action Plan.

III. ESTIMATE OF PARTICIPATING FAMILIES

In recent years, the LHA has received HUD funding to support one (1) FSS Program Coordinator and must maintain a minimum program size of fifty (50) participants. Currently, there are forty-five (45) participants enrolled in the FSS Program. Over the next five (5) years, it is anticipated that we will serve ninety-three (93) participants by enrolling ten (10) new participants per year.

IV. OTHER SELF-SUFFICIENCY PROGRAMS

No families from other self-sufficiency programs are expected to enroll in the FSS program.

V. FAMILY DEMOGRAPHICS

The LHA manages 1,613 units of Federal Public Housing as well as 1,382 Section 8 Program vouchers. The LHA has two Federal family developments, North Common Village and Highland Parkway, as well as two Federal scattered sites, Harold Hartwell Court and Colwell Avenue, all of which encompass populations who can benefit from the successful outcomes associated with participation in the FSS Program.

**The following information represents the demographics of our Public Housing population:**

Household Composition	Total Households	Total Residents	Households with Female HoH	Residents Ages 18-50
North Common Village	512	1017	73%	40%
Highland Parkway	161	397	77%	41%
Harold Hartwell Court	24	84	92%	52%
Colwell Avenue	17	60	94%	50%
Employment Status	Head of Household		Any Member of Household	
	<i>Employed</i>	<i>Unemployed</i>	<i>Employed</i>	<i>Unemployed</i>

North Common Village	25%	75%	35%	65%
Highland Parkway	34%	66%	50%	50%
Harold Hartwell Court	29%	71%	54%	46%
Colwell Avenue	59%	41%	71%	29%
<b>Household Income Level</b>	Average Household Income	Low Income	Very Low Income	Extremely Low Income
North Common Village	\$18,280.92	5%	12%	82%
Highland Parkway	\$27,431.55	17%	15%	61%
Harold Hartwell Court	\$34,984.71	8%	25%	50%
Colwell Avenue	\$28,663.29	6%	18%	65%

<b>Ethnicity of Residents</b>	Hispanic or Latino	Not Hispanic or Latino
North Common Village	54%	46%
Highland Parkway	47%	53%
Harold Hartwell Court	44%	56%
Colwell Avenue	53%	47%

<b>Race of Residents</b>	White	Asian	Black /African American	Native Hawaiian /Other Pacific Islander	American Indian /Alaska Native
North Common Village	72%	19%	7%	1%	Less than 1%
Highland Parkway	69%	19%	10%	2%	Less than 1%
Harold Hartwell Court	60%	32%	7%	1%	-
Colwell Avenue	76%	12%	12%	-	-

**The following information represents the demographics of our Housing Choice Voucher population:**

<b>Household Composition</b>	Total Vouchers	Total Household Members	Households with Female HoH	S8 Participants Ages 18-50
Housing Choice Voucher	1364	3158	84%	39%

<b>Employment Status</b>	Head of Household		Any Member of Household	
	<i>Employed</i>	<i>Unemployed</i>	<i>Employed</i>	<i>Unemployed</i>
Housing Choice Voucher	46%	54%	45%	55%

<b>Household Income Level</b>	Average Household Income	Low Income	Very Low Income	Extremely Low Income
Housing Choice Voucher	\$21,297.71	9%	16%	31%

<b>Ethnicity of S8 Participants</b>	Hispanic or Latino	Not Hispanic or Latino
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Housing Choice Voucher	59%	41%
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Race of S8 Participants	White	Asian	Black /African American	Native Hawaiian /Other Pacific Islander	American Indian /Alaska Native
Housing Choice Voucher	81%	10%	9%	Less than 1%	Less than 1%

**VI. FAMILY SELECTION PROCEDURES**

A waiting list will be maintained for families whose application cannot be processed due to program capacity limits. FSS Program applications are available on our website. Upon receipt of the FSS Program application, the family’s name will be added to the FSS waitlist according to date and time of acceptance. FSS participants who are porting in from another jurisdiction will be granted a priority on the waitlist. This is necessary to ensure that there is no delay in the coordination of services for continued progress in meeting established goals.

Applications will be pulled from the waitlist based on date and time of application, with the exception of families porting in. If a family previously participated in the FSS Program, did not meet their obligations and was terminated from FSS, the family may be denied future participation. Families may also be denied participation in the program if they are not compliant with an established repayment agreement or are facing termination due to a violation of program rules or lease violations.

**VII. MOTIVATIONAL SCREENING PROCEDURES**

The LHA will screen families for motivation to participate in the FSS program by requiring them to attend an initial orientation session. Each family will be given two opportunities to attend an orientation session and may request an accommodation if unable to attend the scheduled orientation session. Accommodations will be offered on a case-by-case basis, depending on the needs of the applicant. Accommodations may include an individually scheduled orientation session, provision of transportation to/from the orientation site, translation services, an alternative location, a virtual orientation session, or allowance and encouragement to bring children to the session, where possible.

It is the policy of the LHA to comply with all Federal, State, and local nondiscrimination laws and regulations, including but not limited to the Fair Housing Act, the American with Disabilities Act, and Section 504 of the Rehabilitation Act of 1973. No person shall be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under the FSS Program on the grounds of race, color, sex, religion, national or ethnic origin, family status, source of income, disability or perceived gender identity or sexual orientation. In addition, LHA’s staff will, upon request, provide a reasonable accommodation to persons with disabilities to ensure they are able to access the services provided by the FSS Program.

The FSS Program staff has the primary responsibility to make sure that participants are not discriminated against in the selection process. For families or individuals whose potential enrollment is in question, the FSS Coordinator may review the file with the Assistant Executive Director to ensure that denial of participation is not based on discriminatory factors. Applicants will be notified in writing of the reason(s) they were not selected and will have the opportunity to appeal the decision. At all times, the LHA will select families for participation in the FSS Program in accordance with FSS regulations and HUD guidelines.

**VIII. OUTREACH AND MARKETING**

One of the most important aspects of the FSS Program is comprehensive outreach to all Housing Choice Voucher Program participants and Public Housing residents to provide an overview of the program and the achievements that can be made through participation. Information regarding the FSS Program is provided at all Housing Choice Voucher Program briefings, resident orientations and at the time of annual recertification of income. Information

emphasizing the premise of the FSS Program is routinely disseminated via LHA's social media platform, which include program participant/graduate testimonials. Program brochures are made available at the Division of Leased and Public Housing Programs and our Property Management offices. Staff members at these locations are well-versed on the benefits of the FSS Program and encourage families to complete an application.

#### IX. PROGRAM INCENTIVES

The FSS Program benefits are designed to provide participants with a sense of accomplishment and an attainable reward for increasing earned income. In addition, FSS participants will be eligible to build savings through the establishment of the FSS escrow account. While the LHA's FSS Program does not provide any other financial incentives for participants, it does provide coaching services and referrals to other service providers, that can be very valuable for FSS participants.

#### X. ESCROW ACCOUNT

##### **Establishment**

An interest-bearing Escrow Account will be established for participating families when there is an increase in earned income, after the establishment of the Contract of Participation. The family's FSS baseline income, contained in the Contract of Participation, will be used for purposes of computing the FSS escrow credit. The escrow credit calculation will be completed at the time of an interim certification or annual recertification. Escrow funds are accrued on a monthly basis.

If a family does not report changes in income as required, the LHA will not credit escrow retroactively with any portion of the unreported income. In addition, if the family is found to have committed fraud it may be grounds for termination from the FSS Program as well as forfeiture of accrued escrow funds. Families having an annual income that exceeds 80% of the area median income shall not be entitled to escrow credit.

##### **Annual Reporting**

On an annual basis, the FSS Program Coordinator will provide a statement to each participant which accurately reflects the status of their Escrow Account. The statement will include the following: escrow balance at the beginning of the reporting period; deposit amounts during the reporting period; amount of withdrawals (if any) during the reporting period; total amount of interest earned during the reporting period; and escrow balance at the end of the reporting period.

##### **Interim Disbursement**

Families may request an interim disbursement from the escrow account once the FSS family has fulfilled at least one interim goal, in order to pay for specific goods or services that will help the family make progress toward achieving the goals in the Individual Training and Services Plan (ITSP). Requests must be made in writing and may be made throughout the term of the Contract of Participation. Examples of potentially eligible activities include, but are not limited to, payments for post-secondary education, job training, credit repair, small business start-up costs, job start-up expenses and transportation needed for employment. A determination of whether the family qualifies for the requested interim disbursement will be made on a case-by-case basis by the FSS Coordinator. The FSS Coordinator may explore options for services and in-kind donations from partners, which must be exhausted before a request for an interim disbursement will be approved. All interim disbursements must be approved by the Executive Director. The LHA will not authorize an interim disbursement of escrow funds to pay for a participants debt or back rent.

##### **Disbursement in Cases of Termination**

- i. If an existing Contract of Participation is terminated due to a lack of services that the Head of the FSS Family and the LHA agree are an integral part of advancement toward self-sufficiency, accrued escrow funds may be disbursed to the Head of the FSS Family.
- ii. If the Head of the FSS Family becomes permanently disabled and is unable to work during the period of the Contract term, and the LHA and FSS family determine it is not possible to modify the Contract or

designate a new Head of the FSS Family, accrued escrow funds may be disbursed to the Head of the FSS Family.

- iii. If an FSS family in good standing moves out of the jurisdiction of the LHA for good cause, and continuation of the Contract of Participation after the move is not possible or completion of the Contract of Participation cannot be achieved prior to the move, the LHA may disburse accrued escrow funds to the Head of the FSS Family.

Escrow disbursements for the reasons listed above must be recommended by the FSS Coordinator and approved by the Executive Director.

### **Forfeiture**

Forfeited FSS escrow funds will be maintained in a general fund. FSS escrow funds forfeited by an FSS family (if any) will be used to support FSS participants in good standing. Upon written request from the family, the FSS Coordinator and a member of the Program Coordinating Committee will consider the available funds and make a determination. At the discretion of the FSS Coordinator, forfeited escrow funds may be considered in lieu of an interim escrow disbursement. Forfeited FSS escrow funds may be deployed at any time during the term of the household's Contract of Participation. Eligible uses for forfeited escrow funds are the same as for interim disbursements and also cannot be used for repayment of debt or back rent.

## **XI. FAMILY ACTIVITIES AND SUPPORTIVE SERVICES**

The FSS Coordinator will strive to maintain a comprehensive network of community-based services and resources to assist participating families with fulfilling their personal, familial, and employment goals. The LHA will offer informative workshops to all participants, without cost. Families participating in the FSS Program will benefit from coaching that helps them to identify and achieve goals that the family establishes. Drawing on partners and local service providers, as well as the Program Coordinating Committee, the FSS Coordinator will provide referrals to help participants achieve their goals.

Supportive services coordinated on behalf of an FSS family under a Contract of Participation, may include, but are not limited to: childcare, transportation, education, employment supports, personal welfare, household management, homeownership and housing counseling, financial empowerment, and other services and resources, including case management, optional services, and specialized services for individuals with disabilities.

The following list encompasses some of the local agencies and organizations that have demonstrated a commitment to supporting the needs of the FSS Program participants:

### CHILDCARE

#### **Acre Family Child Care**

Offers child care conveniently located in neighborhoods throughout Lowell. Licensed family child care educators offer flexible schedules, including early mornings, to meet the needs of parents' work schedules. Acre Family also offers transportation.

*Address: 55 Middle St Suite 500, Lowell, MA 01852. Phone: 978-937-5899*

#### **Child Care Circuit**

Works with parents, child care providers, and community members to ensure that families have access to developmentally appropriate and high-quality early childhood education and out-of-school-time programs.

*Address: 190 Hampshire Street, Lawrence, MA 01840. Phone: 978-686-4288*

#### **Community Teamwork, Inc. - Family Child Care**

Connects low income families to licensed Child Care Providers. They serve families and children 6 weeks to 10 years old. CTI has a network of 60 providers in Greater Lowell.

*Address: 155 Merrimack St, Lowell, MA 01852. Phone: 978-654-7173*

**Community Teamwork, Inc. - Head Start/Early Head Start**

Offers four center-based Head Start/Early Head Start early learning programs. These programs accept children ages 6 weeks to 5 years of age. *Phone: 978-937-5899*

**Lowell Day Child Care & Nursery**

Nonprofit, early education child care center accredited by the National Association for the Education of Young Children (NAEYC). Accepts children from the age of 15 months up to kindergarten or 6 years old.

*Address: 119 Hall St, Lowell, MA 01854. Phone: 978-454-5981*

**Lowell Parks and Conservation Trust**

Offers after-school and summer programming for youth. These programs are designed to connect kids and young adults to nature, their community, and each other, as well as contributing to the health and vitality of Lowell.

*Address: 660 Suffolk St, Suite 335, Lowell, MA 01854. Phone: 978-934-0030*

**YMCA Lowell**

Offers a wide variety of childcare options including toddler care, pre-school, before and after school programs, school vacation programs and summer camp as well as sliding scale fees and/or scholarships. *Address: 35 YMCA Dr, Lowell, MA 01852. Phone: 978-454-7825*

**Boys and Girls Club of Lowell**

Offers a wide variety of engaging programs designed to empower youth to reach their full potential and become the adults they want to be.

*Address: 657 Middlesex St, Lowell, MA 01851. Phone: 978-458-4526*

TRANSPORTATION

**Lowell Regional Transit Authority**

Public, non-profit organization in Massachusetts, charged with providing public transportation to the Greater Lowell area.

*Address: 115 Thorndike St, Lowell, MA 01852. Website: [lrta.com](http://lrta.com)*

**Lowell RMV Service Center**

Services provide include: Road Test, Driver's License, Written Cards, Identification Cards, Commercial, CDL Driving, CDL Written, Titling, Plates, Registration, and Auto Insurance Quotes. *Address: 77 Middlesex St, Lowell, MA 01852. Phone: 800-858-39261*

EDUCATION

**Abisi Adult Education Center**

Offers classes in High School Equivalency Preparation (HSE) and English as a Second Language (ESOL) to adults in the Greater Lowell area.

*Address: 408 Merrimack St, Lowell, MA 01854. Phone: 978-937-8989*

**Greater Lowell Technical High School Adult Education**

Adults can take individual job-related courses at night and earn certificates of completion. Fall and spring courses are available.

*Address: 250 Pawtucket Blvd, Tyngsborough, MA 01879. Phone: 978-441-4874*

**Middlesex Community College**

Offers students of all ages and stages a host of options for continuing their education. *Address: 33 Kearney Square, Lowell, MA 01852. Phone: 800-818-3434*

**University of Massachusetts Lowell**

Public institution recently ranked among the top 200 research universities in the nation. The campus offers its 18,000 students bachelor's, master's and doctoral degrees in business, education, engineering, fine arts, health sciences, humanities, liberal arts, sciences, and social sciences.

*Address: 200 Pawtucket St, Lowell, MA 01854. Phone: 978-934-4000*

**YouthBuild**

Serves young adults between the ages of 16 and 24 who have dropped out of high school and reside in Greater Lowell. Services include: GED preparation, vocational training, one-on-one case management, leadership development, life skills training, and career and academic coaching. *Address: 167 Dutton St, Lowell, MA 01852. Phone: 978-446-9803*

EMPLOYMENT SUPPORTS**Coalition for Better Acre - Workforce Development Program**

Aims to ensure graduates will be supported as they secure and grow in living-wage careers. Guarantees job placement upon graduation, free work transportation for a year, and 18 months of wrap-around services. *Address: 517 Moody St 3rd Floor, Lowell, MA 01854. Phone: 978-452-7523*

**Community Teamwork, Inc. - Secure Jobs**

This initiative provides job readiness skills training, eliminates barriers to employment and connects families with suitable employers in jobs with defined career paths. The program provides job training, job search services and a year of stabilization services for participants. *Phone: 978-337-7402*

**MassHire Lowell Career Center**

The mission of the Career Center is to work closely with the business community to identify and meet their employment needs and to provide job seekers with a wide range of job search and training services. *Address: 107 Merrimack St, Lowell, MA 01852. Phone: 978-458-2503*

PERSONAL WELFARE**Alternative House**

Provides emergency shelter, referral support groups, advocacy and support for women and families who are being abused. Job Training and education resources are also offered. Assistance is free. *Address: P.O. Box 2100. Phone: 978-937-5777*

**Arbour Counseling Services**

Provides access for patients starting at the age of 5, including evaluations, crisis stabilization, and treatment for patients with mental illness, dual diagnoses, and addictions. *Address: 10 Bridge Street Lowell, MA 01850. Phone: 978-453-5736*

**Bridgewell Counseling**

Outpatient behavioral health services for adults and children including medication management and psychotherapy with a special focus on persistent mental illness as well as treatment for substance use disorders through the Medication Assisted Treatment (MAT) and structured clinic programs. *Address: 35 Market Street Lowell, MA 01852. Phone: 978-459-0389*

**Center For Family Development – Lowell Public Schools**

Provides services to Children, Adolescents, Adults and Elders. Services include: Diagnostic Evaluations, Individual Therapy, Family Therapy, Couples Therapy, Psychiatric Assessments, Case Consultation, and Psychological Testing. *Address: 81 Bridge Street Suite 215, Lowell, MA. Phone: 978-459-2306*

**Lahey Behavioral Health Services**

Integrated care for mental well-being. Includes inpatient and outpatient psychiatric services as well as substance abuse care, family counseling, and employee assistance programs.

*Behavioral Health: 978-968-1700 Emergency Psychiatric Services: 978-477-6940*

**Lowell Community Health Center**

Provides caring, quality, and culturally competent health services to the people of Greater Lowell, regardless of their financial status; to reduce health disparities and enhance the health of the Greater Lowell community; and to empower each individual to maximize their overall well-being. *Address: 161 Jackson St, Lowell, MA 01854.*

*Phone: 978-937-9700*

**Lowell House Addiction Treatment and Recovery**

Programs cover a broad range of inpatient and outpatient treatment and living options that support recovery across a lifetime. In addition to a variety of support, advocacy, community outreach and prevention programs, other services include: individual, group, and family therapy; over 80 residential beds; driver alcohol education (DAE) programs for first and second offenders; and, a structured six-to-eight-week intensive-day Structured Outpatient Addictions Program (SOAP).

*Address: 101 Jackson St, Lowell, MA 01852. Phone: 978-459-8656*

**South Bay Mental Health Center**

Offer services to children, adolescents, adults, and their families. Programs include: Autism and Early Childhood Services, Children's Behavioral Health Initiative (CBHI) Services, Mental Health and Substance Abuse Counseling Services, and Individual therapy.

*Address: 22 Old Canal Drive Lowell, MA 0185. Phone: 978-453-6800*

HOUSEHOLD MANAGEMENT**NFI Family Resource Center of Lowell**

Provides services either on-site or through referrals through an extensive network of providers. Services include career support, mental health counseling, family support, education support, Child Requiring Assistance (CRA) services, and more.

*Address: 27 Prescott Street Lowell, MA 01852. Phone: 978-455-0701*

HOMEOWNERSHIP AND HOUSING COUNSELING**Merrimack Valley Housing Partnership**

First Time Home Buyer Training (Project Genesis) is a comprehensive series of training seminars for first-time homebuyers. It consists of 10 hours of instruction over four sessions.

*Address: 67 Middle Street Suite 501, Lowell, MA 01852. Phone: 978-459-8490*

FINANCIAL EMPOWERMENT**Community Teamwork, Inc – Financial Education Center**

Programs offered include: One-on-One Financial Coaching, the Financial Literacy Academy, Volunteer Income Tax Assistance-VITA, Individual Development Account Program-IDA, as well as financial conferences throughout the year focused on various populations.

*Address: 165 Merrimack St, Lowell, MA 01852. Phone: 978-654-5673*

**Jeanne D'Arc Credit Union**

Financial counseling and support through web based trainings and seminars.

*Address: 581 Merrimack St, Lowell, MA 01854. Phone: 978-452-5001*

### **Women's Money Matters**

Women's Money Matters, formerly Budget Buddies, builds the financial wellness, confidence, and security of women and girls living on low incomes through a unique program that combines instructional workshops and personal, one-to-one coaching.

*Address: 6 Liberty Sq #2697 Boston, MA 02109. Phone: 617-297-7376*

### BASIC NEEDS

#### **Community Giving Tree**

Provides low income families with basic necessities. Agency Partners are able to visit during scheduled hours to pick up goods such as clothing, coats, shoes, baby equipment, etc. This includes back to school supplies in August, coats for families October to December, holiday gifts in December, and diapers and wipes year-round. *Address: 572 B Main St, Boxford, MA 01921. Phone: 978-769-5056*

#### **Household Goods, Inc.**

Provides a full range of donated furniture and household items, free of charge, to help people in need.

*Address: 530 Main St, Acton, MA 01720. Phone: 978-635-1710*

#### **The Wish Project**

Assists families in need by providing furniture, diapers, household goods, clothing, and shoes; critical immediate assistance to homeless families and victims of fire or disaster; and support to the community. The Wish Project serves clients throughout Greater Lowell, Lawrence, and the wider Merrimack Valley. *Address: 166 Middlesex St, North Chelmsford, MA 01863. Phone: 866-947-4360*

#### **Uncommon Threads**

Provides an innovative outside-in/inside-out approach to helping women see and feel their true potential by combating negative self-image and actively engaging them to make physical and mental shifts. Clients receive a personal styling session and up to four complete outfits, including shoes and accessories. They may return for additional sessions and services with an agency referral.

*Address: 60 Island St Suite 150, Lawrence, MA 01850. Phone: 978-219-9559*

### FOOD AND NUTRITION

#### **Merrimack Valley Food Bank**

MVFB is a community-supported 501C-3 non-profit organization that provides nutritious food and personal care items to emergency feeding programs serving the low-income, homeless, and hungry. *Address: 735 Broadway St, Lowell, MA 01854. Phone: 978-454-7272*

#### **The Open Pantry of Greater Lowell**

Short-term food assistance to those in need who reside in the Greater Lowell area. *Address:*

*200 Central St, Lowell, MA. Phone: 978-453-6693*

### MULTICULTURAL RESOURCES

#### **Cambodian Mutual Assistance Association of Greater Lowell, Inc. (CMAA)**

Provides services to refugees which foster adjustment to life in the U.S. Advocates for Cambodian Representation in community affairs. Programs and services include: Civic engagement, ESOL Class, Khmer language classes, Monorom family support, translation, youth programming, Young Professionals Leadership. Walk-ins welcome.

*Address: 465 School St, Lowell, MA 01851. Phone: 978-454-6200*

**English Learner Institute at Middlesex Community College**

Program focuses on helping members of the community develop basic English and other skills - including technology, life, and social skills - that are essential to American culture. Day and evening courses are offered at a reduced rate and vary in length from six to fourteen weeks.

**International Institute**

Provides services regarding immigration, citizenship, and translation. Initial resettlement program lasts 90 days. Cultural adjustment programs. English Language Instruction. Case management support.

*Address: 15 Warren St, 2nd floor, Lowell, MA 01852. Phone: 978-459-9031*

**Merrimack Language School**

Offers English, foreign language, and test preparation programs. Programs and courses are offered in a variety of formats and languages.

*Address: 79 Merrimack St Suite 200, Lowell, MA 01852. Phone: 978-703-1020*

XII. METHOD FOR IDENTIFICATION OF FAMILY SUPPORT NEEDS

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To help determine the supportive service needs of each family, the FSS Coordinator will work with the family to complete an initial, informal needs assessment before the development of the Individual Training and Service Plan (ITSP) and signing the Contract of Participation. After enrollment in the FSS Program, the FSS Coordinator may make referrals to partner agencies for completion of one or more formal needs assessments. These assessments may focus on issues such as: employment readiness and employment training needs, educational needs related to secondary and post-secondary education, financial health, and other topics depending on the needs of the family. The formal assessments may lead to adjustments to the Individual Training and Services Plan, if requested by the family.

All families who participate in the FSS Program will work with the FSS Coordinator who will provide coaching services to help each family to:

- i. Understand the benefits of participating in the FSS Program and how the Program can help the family achieve its goals.
- ii. Identify achievable, but challenging interim and final goals for participation in the FSS Program, break down the goals into achievable steps and accompany the family through the process.
- iii. Identify existing family strengths and skills.
- iv. Understand the needs of the family for services and supports.
- v. Access available services within the community through referrals to appropriate service providers.

Families that have completed their Contract of Participation and remain in assisted housing may request assistance with referrals to service providers in order to continue their progress toward economic security. Subject to limitations on staff capacity, LHA will try to help these families with appropriate referrals. The time spent on these referrals will not be covered by funds designated by HUD to support the FSS program.

XIII. CONTRACT OF PARTICIPATION

All families enrolled in the FSS program will be required to sign a Contract of Participation that includes an Individual Training and Services Plan (ITSP). This section describes the contents of the Contract of Participation and the LHA’s policies and practices regarding it.

**Form and Content of Contract**

The Contract of Participation, which will incorporate one ITSP for each participating member of the family, sets forth the principal terms and conditions governing participation in the FSS Program. These include the rights and responsibilities of the FSS family and of the LHA, the services to be provided to, and the activities to be completed by, each adult member of the FSS family who elects to participate in the program.

### **Head of the FSS Family**

The Head of the FSS Family is designated by the participating family. The LHA may make itself available to consult with families on this decision, but it is the assisted household that chooses the Head of the FSS Family. The head of household will sign a “Declaration of Head of the FSS Family” and the form will be attached to the Contract of Participation. Requests for changes to the Head of the FSS Family must be made in writing and authorized by the FSS Program Coordinator.

### **ITSP Goals**

Each individual’s ITSP will establish specific interim and final goals by which the LHA and the family will measure the family’s progress towards fulfilling its obligations under the Contract of Participation. For any FSS family that is a recipient of welfare assistance at the commencement of the Contract or that receives welfare assistance while in the FSS program, the LHA will establish as a final goal that every member of the family become independent from welfare assistance before the expiration of the Contract. The ITSP of the Head of the FSS Family will also include as a final goal that they seek and maintain suitable employment. The FSS Coordinator will work with each participating individual to identify additional ITSP goals that are relevant, feasible and desirable. Any such additional goals will be realistic and individualized.

### **Determination of Suitable Employment**

As defined in the FSS regulations, a determination of what constitutes “suitable employment” for each family member with a goal of seeking and maintaining it will be made by the LHA, with the agreement of the affected participant, based on the skills, education, job training and receipt of other benefits of the family member and based on the available job opportunities within the community.

### **Contract Term and Extensions**

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The Contract of Participation will go into effect on the first day of the month following the execution of the Contract of Participation. The initial term will run the effective date through the five-year anniversary of the first reexamination of income that follows the execution date. Families may request up to two, one-year extensions and are required to submit a written request that documents the need for the extension. The LHA will grant the extension if it finds that good cause exists to do so. In this context, good cause means:

- i. Circumstances beyond the control of the FSS family, as determined by the LHA, such as a serious illness or involuntary loss of employment; or
- ii. Active pursuit of a current or additional goal that will result in furtherance of self-sufficiency during the period of the extension (e.g., completion of a college degree during which the participant is unemployed or under-employed, credit repair towards being homeownership ready, etc.) as determined by the LHA.

### **Completion of Contract**

The Contract of Participation is completed, and a family’s participation in the FSS Program is concluded when the FSS family has fulfilled all its obligations under the Contract of Participation, including all family member’s ITSPs, on or before the expiration of the contract term. The family must provide appropriate documentation that each of the ITSP goals have been completed. The LHA will accept third-party verification and may in some cases accept self-certification to document completion of ITSP goals.

### **Modification**

The LHA and the FSS family may mutually agree to modify the Contract of Participation with respect to the ITSP and/or the contract term, and/or designation of the Head of the FSS Family. The LHA will allow modification at any time during the term of the Contract. All modifications must be in writing and signed by the LHA as well as the Head of the FSS Family. The LHA will allow for modifications under the following circumstances:

- i. When the modifications to the ITSP improve the participant’s ability to complete their obligations in the Contract of Participation or progress toward economic self-sufficiency.

- ii. When the designated Head of the FSS Family ceases to reside with other family members in the assisted unit, the remaining family members, after consultation with the LHA, designate another family member to be in the Head of the FSS Family.

### **Consequences of Noncompliance**

Participant non-compliance with the Contract of Participation may result in termination from the FSS program.

## **XIV. PROGRAM TERMINATION, WITHHOLDING OF SERVICES, AND GRIEVANCE PROCEDURES**

### **Involuntary Termination**

The LHA may involuntarily terminate a family from FSS if the participant fails to meet their obligations under the Contract of Participation, the ITSP and related documentation including if the participant's housing assistance has been terminated.

In the case of FSS families who have failed to comply with the Contract of Participation, the following steps will be carried out prior to participant termination:

- i. An individual meeting will be scheduled with the participant to determine the reason behind noncompliance.
- ii. The ITSP will be amended if doing so will assist the family with resuming compliance.

Should the family either fail to respond to communication from the FSS Coordinator surrounding the noncompliance, fail to attend the scheduled meeting or does not demonstrate an effort to comply with the Contract of Participation, a letter will be mailed to the family stating that they will be terminated from the FSS Program, allowing for a 30-day period before it is effective.

### **Voluntary Termination**

Participants may be terminated from the FSS program under mutual consent of both parties; and/or the family's withdrawal from the program.

### **Termination with Escrow Disbursement**

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In most cases, families whose Contract has been terminated will not be entitled to disbursement of their accrued escrowed funds. However, the Contract of Participation will be terminated with disbursement when one of the following situations occurs:

- i. Services that the LHA and the FSS family have agreed are integral to the family's advancement towards self-sufficiency are unavailable.
- ii. The Head of the FSS family becomes permanently disabled and unable to work during the period of the Contract, unless the LHA and FSS family determine that it is possible to modify the Contract to designate a new Head of the FSS Family.
- iii. An FSS family in good standing moves outside the jurisdiction of the LHA for good cause, as determined by the LHA, and continuation of the Contract after the move, or completion of the Contract prior to the move, is not possible.

### **Grievance Procedures**

Should the family dispute such termination, they may request a hearing, in writing, within fourteen (14) days of the determination. A hearing will be conducted to decide whether the program termination was in accordance with both HUD regulations as well as the policies of the LHA. The hearing will be conducted by the Executive Director or a person designated by the Executive Director. Notification to the family regarding the date, time, and location of the informal hearing will be made by mail. Requests to reschedule a hearing must be made in writing within five (5) days prior to the hearing date.

If a family does not appear at the scheduled time and was unable to reschedule the hearing in advance due to the nature of the emergency, the family must contact the LHA within 24 hours of the scheduled hearing date,

excluding weekends and holidays. LHA will then reschedule the hearing. A written decision will be issued to the family within ten (10) business days after the hearing. The decision will be final.

XV. FSS PORTABILITY

**Portability in Initial 12 Months**

While LHA is not required to allow FSS participants to exercise portability within the initial twelve (12) months after signing a Contract of Participation, it is the policy of LHA to allow for portability within this period to the extent feasible.

**Moves Into Jurisdiction**

If an FSS participant moves into the LHA's jurisdiction, they will be admitted in good standing into the LHA's FSS program unless the LHA is already serving the number of FSS families identified in their FSS Action Plan and determines that it does not have the resources to manage the FSS contract. Regardless of whether LHA is able to receive an incoming family from another jurisdiction into the FSS program, LHA will agree to allow and support porting families to remain in their initial PHA's FSS program after porting housing vouchers if the initial PHA requests that the family remain in the initial FSS program and can demonstrate the family is able to fulfill its responsibilities under the initial Contract of Participation, the move in jurisdiction notwithstanding.

**Termination with Disbursement for Porting Families**

If an FSS family seeks to move to a jurisdiction that does not offer an FSS program, the LHA will closely examine the family's progress to determine if it would be appropriate to exercise FSS Termination with Disbursement as discussed in the section above. Where continued FSS participation is not possible, the LHA will discuss options that may be available to the family, depending on the family's specific circumstances, which may include, but are not limited to, modification of the FSS contract, termination of the FSS contact and forfeiture of escrow, termination with FSS escrow disbursement, or locating a receiving PHA that has the capacity to enroll the family into its FSS program.

XVI. ASSURANCE OF NON-INTERFERENCE

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Participation in the FSS Program is voluntary. A family's decision not to participate in the program will not affect the family's Public Housing or Housing Choice Voucher assistance or the family's right to occupy in accordance with their lease. LHA will ensure that the voluntary nature of FSS program participation is clearly stated in all FSS outreach and recruitment efforts.

XVII. CERTIFICATION OF COORDINATION

The LHA certifies that the development of services and activities under the FSS Program have been coordinated with the job opportunities and basic skills programs, and other relevant employment, transportation, and education programs within the local community so as to avoid duplicated services and activities.

XVIII. PROGRAM COORDINATING COMMITTEE

The Program Coordinating Committee (PCC) is a collaborative effort shared between the Lowell Housing Authority FSS Program, Chelmsford Housing Authority FSS Program and Community Teamwork, Inc. (CTI) FSS Program. The primary function of the PCC is to develop and implement the coordination of services that will directly impact the population being served through the FSS Program. The Committee continues to work to develop effective networks of public and private services that are beneficial to program participants. Meetings are held on a quarterly basis with inter-agency contact initiated as needed. An invitation to participate in the PCC meetings will be extended to any interested FSS participant.

The following organizations work closely with the FSS Program and are encouraged to participate in the PCC: MassHIRE of Lowell, Department of Transitional Assistance, Middlesex Community College, the Lowell School Department, Community Teamwork, Inc., Lowell Community Health Center, The Wish Project, Mills 42 Credit Union, Jeanne D'Arc Credit Union, Merrimack Valley Housing Partnership, Women's Money Matters.

XIX. REASONABLE ACCOMMODATIONS, EFFECTIVE COMMUNICATIONS, AND LIMITED ENGLISH PROFICIENCY

**Requests for Reasonable Accommodations**

A person with disabilities may request reasonable accommodations to facilitate participation in the FSS program. Requests will be considered on a case-by-case basis. Requests should be made initially to the FSS coordinator. If a family is not satisfied with the FSS Coordinator's response, the family may submit a request in writing in accordance with the agency's reasonable accommodations policy. The policy is available online at 350 Moody St Lowell, MA 01854 or online at [www.lhma.org](http://www.lhma.org).

**Request for Effective Communications**

A person with disabilities may request the use of effective communication strategies in order to facilitate participation in the FSS program. Examples include: appropriate auxiliary aids and services, such as interpreters, computer-assisted real time transcription (CART), captioned videos with audible video description, visual alarm devices, a talking thermostat, accessible electronic communications and websites, documents in alternative formats (e.g., Braille, large print), or assistance in reading or completing a form, etc. Requests should be made initially to the FSS Coordinator. If a family is not satisfied with the FSS Coordinator's response, the family may submit a request in writing in accordance with the agency's effective communications policy. The policy is available at 350 Moody St Lowell, MA 01854 or online at [www.lhma.org](http://www.lhma.org).

**Limited English Proficiency**

The LHA will comply with HUD requirements to conduct oral and written communication related to the FSS program in languages that are understandable to people with Limited English Proficiency. For more information, see the Limited English Proficiency policy available online at 350 Moody St Lowell, MA 01854 or online at [www.lhma.org](http://www.lhma.org).

XX. FAMILY SELF-SUFFICIENCY PROGRAM FUNDING

The FSS Program Coordinator's salary and benefits are funded by an annual grant from the Department of Housing and Urban Development (HUD) and if necessary, supplemented by the LHA.

## ATTACHMENT E

### 2020-2024 LHA FIVE-YEAR GOALS PROGRESS MADE IN YEAR 4 (FY 2023) OF THE FIVE-YEAR PLAN

Goals for 2020-2024	Progress Made or Anticipated to be Made by September 30, 2023
<b>Physical Facilities:</b>	
<p>Creation of a mixed-use development on the site of the Mercier Center or other location within the city through the non-profit Revitalization Effort Toward New Urbanism (RENU). The Lowell Housing Authority (LHA) received approval from the Special Applications Center (SAC) of the US Department of Housing and Community Development (HUD) in August 2018, for the disposition of eighty-seven (87) scattered site units under AMP 2. The LHA will dispose of these units in accordance with the directive issued by the SAC.</p>	<p>LHA conducted a Request for Proposals (RFP) process for the disposition of eighty-seven (87) scattered site units. To date, twenty (20) buildings have been sold (85 units). There is one (1) building that remains to be sold (2 units).</p> <p>To advance the establishment of a mixed-use development on the site of the Mercier Center, the LHA has taken two parcels of land through eminent domain. Two other properties have been purchased and demolition has been completed at these locations. The LHA will move forward with acquiring other parcels, as needed, to support the project. Neighborhood meetings are being scheduled to update residents. A development partner will be selected in the coming months.</p>
<p>Relocation of residents occupying the eighty-seven (87) scattered site units who choose to move to other public housing or lease with a private landlord utilizing a Housing Choice Voucher.</p>	<p>To date, twenty (20) relocations were coordinated for families seeking transfers to other Public Housing units. Seventeen (17) relocations were coordinated for families who relocated with a Voucher to lease units in the private rental market. Thirty-eight (38) families are utilizing a Voucher to remain in place.</p>
<p>Complete housing development at the River's Edge on the Concord site.</p>	<p>The Department of Housing and Community Development (DHCD) determined that the final phase of the River's Edge on the Concord will be completed by the Residents First Development Corporation (RFDC), as per the original Development Plan. The redevelopment statute requires that sales and rentals be made available to families within a certain percentage of area median income (AMI). The current plan is to create up to twenty-eight (28) duplex style units. Three (3) of these units will be rentals supported by a project-based Housing Choice Voucher for families at 50% of AMI or below. Two (2)</p>

Goals for 2020-2024	Progress Made or Anticipated to be Made by September 30, 2023
	homes will be sold to families at 80% of AMI, twenty (20) homes will be sold to families at 100% of AMI and three (3) homes will be sold to families at 150% of AMI.
As opportunities arise, Federalize State Public Housing developments based on the number of available units under the Faircloth Amendment. The LHA has identified ten (10) units of family housing and is working toward making these units part of the federal portfolio.	The LHA is in process of federalizing ten (10) units at 40— 58 Dublin Street. The roof and windows at this development have been replaced. Kitchen and bath upgrades, selective door replacement, updates to an existing ADA unit to make it fully accessible and other site improvements are anticipated to be completed in July. An application for Federalization of the development will be submitted to the Department of Housing and Urban Development (HUD) in the fall of 2022.
Establish a comprehensive capital plan to address aging roofs, elevators, and other building systems.	<p>Contained in the 2021— 2025 Capital Fund Plan is funding for:</p> <ul style="list-style-type: none"> <li>* The upgrade/replacement of elevators at six (6) locations at South Common Village</li> <li>* Roof replacements at the Highland Parkway Triplex and Centralville Gardens</li> <li>* Generator replacements at Belvidere Heights, City View Towers, Francis Gatehouse and Centralville Gardens.</li> </ul> <p>Currently, two (2) elevator upgrades at South Common Village are in process. Work will begin on the elevator at 43 Summer Street in September and specifications for the 50 Summer Street elevator are complete and being reviewed prior to bidding.</p> <p>Designer selection for the replacement of the roof at Centralville Gardens will begin in the summer of 2022.</p>
Revitalization of the Hadley House, a historic home which the LHA intends to establish a supportive housing program for veterans. This is contingent on the approval of LHA site control of a parcel owned by the Commonwealth of Massachusetts, Department of Conservation.	<p>The Revitalization Effort Toward New Urbanism (RENU) acquired the Hadley House in October 2019. It is situated on land owned by the Commonwealth of Massachusetts, Department of Conservation, RENU is looking to purchase the parcel so that restoration work can begin.</p> <p>Currently, there is pending legislation to allow for the purchase of the property at the appraised value. The goal is to create three (3) to five (5) units of congregate housing for veterans.</p>

Goals for 2020-2024	Progress Made or Anticipated to be Made by September 30, 2023
Explore the technology behind and the benefits of the creation of Smart Buildings for better efficiencies and cost savings.	The facilities team continues to investigate technological advancements and improvements in our buildings that include electronic leak detection, heat loss detection and electrical outage detection. The installation of these electronic notification devices will provide alerts to allow for immediate LHA response and repair.
Determine if implementation of the Rental Assistance Demonstration (RAD) Program or other repositioning opportunities are feasible for the preservation of LHA public housing properties. The LHA will look at the Moving to Work (MTW) Program and explore the benefits.	The LHA continues to explore the benefits of these programs within our agency. RAD is being considered for one family development and MTW remains on the table for consideration in the future.
Research energy programs for the replacement of building systems and structural fixtures for increased energy efficiencies.	<p>The LHA received approval from the US Department of Housing and Urban Development (HUD) to extend our Energy Performance Contract (EPC) with Ameresco, Inc. Over the last year the following projects have been completed at Federal developments:</p> <p>Common-area lighting upgrades have been completed utilizing LED lighting replacements and retrofits. Replacement of hot water heater tanks and boilers with energy efficient hot water heater tanks and boilers has been completed at Federal Developments. It is anticipated that air handling units will be replaced at the Francis Gatehouse and South Common Village in July of 2022.</p>
<b>Management Operations</b>	
Incorporate data driven decision making in all areas of the LHA's operation.	The LHA hired a Data Analyst to provide trend reports to the executive and management teams. The Analyst has been instrumental to the agency by providing detailed reports that support our goal of using data driven decision making to enhance our management and maintenance operations.

Goals for 2020-2024	Progress Made or Anticipated to be Made by September 30, 2023
	The executive team relies on this information to ensure that the agency is performing at its fullest capacity.
Increase the use of technology among all staff members for secure information storage and streamlining of administrative processes.	The MyHousing online application system has been very successful by allowing new applicants to apply online, communicate with the public housing team, and check the status of their application. Approximately 50% of all applications are accepted through this portal. Digital filing began in 2020, and currently over 1,200 active client files in the Division of Leased Housing Programs have been archived in the system. The LHA plans to digitize all applicant and resident files going forward. The digital software provides scanning, integration with Elite software and offers the ability for applicants and residents to e-sign required documents.
Update maintenance procedures for a more efficient operation and explore possible outsourcing of work through privatization.	<p>The LHA has implemented a mobile work order process whereby maintenance staff in the field can initiate or receive a work order utilizing an electronic device. Due to equipment and connectivity issues, the LHA is shifting to SMART technology. This pilot program currently involves a limited number of staff but will gradually be rolled out to all, once the selection of a SMART device has been made.</p> <p>The LHA has established contracts for electrical and plumbing work that is requested after normal business hours.</p>
Restructure the organizational chart and update job descriptions and the Personnel Policy to reflect the LHA's needs.	The organizational chart for the agency has been updated and shared with the Board of Commissioners. Job descriptions were updated to remove language and job functions that were obsolete. New job duties were included to meet our operational needs. The agency is constantly evolving so additional employment positions may be created and added to the organizational chart in the future.
Continue the rebranding efforts of the agency. This will include increasing staff participation	The LHA currently has six (6) staff members who are participating on local non-profit boards and commissions.

Goals for 2020-2024	Progress Made or Anticipated to be Made by September 30, 2023
<p>on local non-profit boards and expanding social media efforts to reach new stakeholders, residents, and the general public.</p>	<p>Please see Attachment E-I for a listing of staff members appointed to boards and commissions within the community.</p>
<p>Expand grant writing efforts for the sustainability of the agency.</p>	<p>The LHA will apply for the following grant funding:</p> <p>HUD Capital Fund Emergency Safety and Security Grant (maximum award \$250,000) for security camera upgrades at Highland Parkway.</p> <p>Grant Updates:</p> <p>The LHA was awarded \$430,000 under the HUD Housing Related Hazards Grant for the remediation of Radon at the Highland Parkway development.</p> <p>The LHA was awarded a JobsPLUS Grant in the amount of \$2.3 million in late 2019. This program provides job related services to residents of the North Common Village, with on-site staffing from MassHire and a dedicated team offering guidance and support to increase family incomes within the development. To date, there are one-hundred and fifty-two (152) participants enrolled in this program. Residents realize a savings in rent and are encouraged to establish bank accounts. They are provided with strong case management that allows them to better plan for their future. This grant has proven to be extremely beneficial to the residents of North Common Village.</p> <p>The LHA will continue to seek grant opportunities for environmental remediation and resident services.</p>
<p>Improve job performance at all levels and develop procedures for better performance output, with an emphasis on staff accountability. Increase resident accountability through increased communication and better enforcement.</p>	<p>In December 2021, Property Managers and the Assistant Superintendent of Maintenance attended a Project Based Maintenance Management Seminar. This seminar provided information on staff management practices and the importance of developing a preventive maintenance schedule.</p>

Goals for 2020-2024	Progress Made or Anticipated to be Made by September 30, 2023
	<p>Information obtained from this course will be rolled out to all property management staff in the coming months.</p> <p>The LHA has hired a Human Resource Director who is working on training and development protocols. She is also developing a plan to recruit diverse candidates for positions within the LHA.</p>
<p>The LHA will pursue future allocations of Housing Choice Vouchers, targeted toward special populations (Mainstream, VASH, FUP) to address the issue of homelessness in Lowell.</p>	<p>In 2020, the LHA was awarded seven (7) Housing Choice Vouchers for the Foster Youth to Independence Initiative. A Memorandum of Understanding was executed with the Department of Children and Families (DCF) and Community Teamwork, Inc. (CTI) to provide services for the stabilization of youth transitioning out of foster care. In July of 2021, the LHA received an additional thirteen (13) vouchers for this important program.</p>
<p>Continue to recruit and hire qualified minority applicants to expand diversity within the agency.</p>	<p>The LHA continues to place a high value on the recruitment and hiring of qualified minority candidates. In 2018, the LHA adopted an "Acre Hiring Preference" for residents from this neighborhood with a high poverty and minority concentration. Over the last year, the LHA has filled fourteen (14) maintenance and administrative positions. Of the seven (7) maintenance positions filled, five (5) were minority candidates. Of the seven (7) administrative positions, four (4) were filled with minority candidates. Two (2) of these new hires are Acre residents.</p>
<p>Expand and monitor staff development to increase productivity and ensure compliance with program regulations.</p>	<p>The LHA provides training and guidance to all staff to ensure compliance with federal and state regulations. Training is provided through outside vendors on specific program requirements related to Property Management, REAC Inspections, the Housing Choice Voucher Program, Procurement, and OSHA standards of compliance. Please see Attachment E-2 for a listing of trainings attended by staff members over the last year.</p>

Goals for 2020-2024	Progress Made or Anticipated to be Made by September 30, 2023
Client Services	
<p>Create a set-aside of Housing Choice Voucher for Public Housing residents graduating out of the Family Self-Sufficiency Program and ready for homeownership.</p>	<p>The LHA will establish a set-aside of 3-5 Housing Choice Vouchers for Public Housing Family Self-Sufficiency Program participants who have graduated from the program and have qualified for home ownership. This will ensure the financial stability needed by families transitioning to homeownership. The LHA is in the process of establishing an addendum to the Housing Choice Voucher Program Administrative Plan for this set-aside of vouchers.</p>
<p>Establish definitive protocols for communicating information to applicants/residents to provide better customer service.</p>	<p>Communication with residents has improved with the installation of digital signage. Visix Company has installed twenty-seven (27) digital screens throughout LHA's properties. These displays allow the LHA to broadcast global messages or tailor messaging for individual properties. Content has been developed to engage a diverse audience. Messaging includes emergency alerts, maintenance notifications, snow removal guidance, tenant council information, resident reminders, upcoming events, and other LHA news. Resident feedback has been very positive.</p> <p>The LHA website is regularly updated to bring the most up-to-date information to applicants and residents. The LHA also utilizes Facebook, Twitter and an E-newsletter to keep applicants and residents informed on LHA activities and information.</p> <p>The LHA telephone system has been upgraded to replace an aging system with modernized equipment that is more user-friendly system. Telephone management is being streamlined with the support of a telephone communications partner, New Horizon Communications.</p>

Goals for 2020-2024	Progress Made or Anticipated to be Made by September 30, 2023
<p>Collaborate with area non-profits in the development of programs and activities for resident youth advancement, and the expansion of the Family Self Sufficiency Program.</p>	<p>In May 2022, the LHA collaborated with Lowell General Hospital to offer a Health Fair at the Mercier Center. Residents were provided cancer screenings, COVID 19 vaccines, and information on family nutrition and mental health. This event was well attended by residents who benefited from the information provided by the dedicated doctors, nurses and counselors that participated in this event.</p> <p>In the summer of 2022, the LHA will collaborate with the Greater Lowell Food Bank to offer a daily lunch program to youth up to 18 years of age. Feeding sites will be operated at the Highland Parkway Community Room and the North Common Village Community Room. Nutritional lunches and snacks will be provided during the months of July and August. The LHA is working to re-establish the Learning Zone homework assistance program at North Common Village and Highland Parkway in January 2023.</p> <p>Please see Attachment E-3 for an update on the Family Self-Sufficiency Program.</p>

## ATTACHMENT F

### Lowell Housing Authority Employee Training

EMPLOYEE	TRAINING DATES	TRAINING	TRAINING PROVIDER		LOCATION	COMMENTS
Rita Brousseau	10/19/22	Promoting Procurement Diversity Using Chapter 30B	Office of the Inspector General/MCPPO	Development	On-Line/Webinar	
Jonathan Goldfield	11/14 & 11/15	2022 Fall Conference MassNAHRO	MassNAHRO	Development	DoubleTree Hilton No Shore, Danvers, MA	
Katie Sadlier & Andrew Rocha	12/7-8, 2022	Social Media Strategies Summit	Public Agencies & Government	Development	Virtual Summit	
Katie Sadlier	1/18 & 1/19, 2023	Family Self-Sufficiency Seminar	Quadel Consulting & Training LLC	Development	On-Line/Webinar	
Kelsey Tauer	1/18 & 1/19, 2023	Family Self-Sufficiency Seminar	Quadel Consulting & Training LLC	Development	On-Line/Webinar	
All LHA Employees	1/23-2/3/2023	Diversity and Harassment Training	All One Health	Compliance	In-House - Mercier Center, Lowell, MA	
Andrew Rocha	2/17/23	Family Self-Sufficiency Certification	Nan McKay	Development	On-Line	2/22-Rec'd notification of cert/exam passing
Donna Toohey	3/14/23	Fatal Errors Employers Make When Updating Employee Handbooks that Can Be a Legal Landmine! Learn What Policies are Mandated for 2023!	Traning LLC	Development	On-Line/Webinar Recording	
Sam Talbot	3/27-31/2023	Housing Quality Standards	NAHRO	Development	On-Line Zoom Classes	NAHRO Membership Discount Applied
Jonathan Goldfield	4/2-4, 2023	NAHRO Spring Conference	NAHRO	Development	Conference	Full Conference - NAHRO Member
Tha Chhan	4/2-4, 2023	NAHRO Spring Conference	NAHRO	Development	Conference	First Time Attendee
Donna Toohey	4/11/23	Navigating Your Organizations Road to Diversity, Equity, Inclusion and Belonging	Greater Lowell Community Foundation	Networking & Development	UTEC, Warren St., Lowell, MA	
Sam Talbot	3/31/23	NAHRO Housing Quality Standards Certification Exam	NAHRO	Development	On-Line	Exam Passed - Certificate on File

# ATTACHMENT G

## Lowell Housing Authority New Hire Information

TITLE	DEPT NAME	EMP TYPE	GENDER	HIRE DATE	ETHNICITY
Maintenance Custodian	Maintenance	RFT	M	06/28/2022	Hispanic
Mechanic/Plumber	Maintenance	RFT	M	03/27/2023	White/Non-Hispanic
Maintenance Custodian	Maintenance	RFT	M	04/25/2023	White/Non-Hispanic
Maintenance Custodian	Maintenance	RFT	M	05/09/2023	White/Non-Hispanic
Laborer	Force Account Labor	RFTE	M	01/31/2023	Hispanic
<b>TOTAL FT EMPLOYEES = 5</b>					
<b>4=Maintenance + 1=Forced Labor</b>		<b>5=Male</b>		<b>2=Hispanic + 3=White</b>	
Resident Service Assistant	Tenant Services	TPT	F	07/05/2022	Two or More Races
Resident Service Assistant	Tenant Services	TPT	M	09/06/2022	White/Non-Hispanic
Resident Service Assistant	Tenant Services	TPT	M	09/06/2022	Black
Resident Service Assistant	Tenant Services	TPT	M	04/27/2023	White/Non-Hispanic
Resident Service Assistant	Tenant Services	TPT	M	05/01/2023	White/Non-Hispanic
Resident Service Assistant	Tenant Services	TPT	M	05/03/2023	Black
<b>TOTAL TEMP PT EMP = 6</b>					
<b>6 = Tenant Services</b>		<b>5=Male + 1=Female</b>		<b>3=White + 2=Black + 1=Two or More</b>	
<b>ADDITIONAL HIRES - TEMPORARY SUMMER PART-TIME</b>					
Landscaper	Maintenance	Seasonal	M	Summer 2022	Asian
Landscaper	Maintenance	Seasonal	M	Summer 2022	Black
Summer Program Coordinator	Jobs+ & Summer Eats	Seasonal	F	Summer 2022	Hispanic
Summer Program Coordinator	Jobs+ & Summer Eats	Seasonal	F	Summer 2022	Hispanic
Summer Program Coordinator	Jobs+ & Summer Eats	Seasonal	F	Summer 2022	Hispanic
Summer Program Coordinator	Jobs+ & Summer Eats	Seasonal	F	Summer 2022	White
<b>TOTAL SEASONAL EMP = 6</b>					
<b>2 = Maintenance</b>		<b>2=Male + 4=Female</b>		<b>1=White + 1=Black + 1=Asian + 3 Hispanic</b>	
<b>4 = JobsPlus</b>					

## ATTACHMENT H

### LOWELL HOUSING AUTHORITY CAPITAL FUND PROGRAM DRAFT BUDGET

**FFY2023-2027**

Grant # MA01P00150122

**Total FFY22 Grant Amount:**

**\$6,256,640**

Project Expenditure Amount (Net=less Operation & Administration Expense)

**\$4,379,648**

Operation Expenses 20%=\$1,230,576 Administration Expenses 10%=\$615,288

EPIC#	FFY2021 (Added Project 4/30/2023)	
129	Electrification of units; replacing gas stoves & appliances, electrical distribution and electric load panels. Designer services. FAL.	\$134,373

EPIC#	PROJECT NAME	Project Estimate
	<b>FFY2022</b>	<b>\$4,307,015</b>
130	NCV Pipe Infrastructure. Heat, water, sewer, gas. Chase repairs (MA 1-1) (FAL)	\$251,489
111	SCV Unit Asbestos Removal MA 1-3	\$80,000
53	<i>FGM K&amp;B Modernizations Phase 5 (8 units deferred from FFY21) MA 1-11</i>	\$0
129	<i>FGM K&amp;B Modernizations Phase 6 (8 units) MA 1-11</i>	\$0
117	Mercier Center Exterior Rehab MA 1-1 (FAL)	\$50,000
51	Faulker Exterior Plywood & PVC siding repairs (7) Buildings MA 1-4 (FAL)	\$57,500
84	SCV Elevator Upgrades (2) Hydraulic Cars - 198 South St. MA 1-3	\$808,500
128	CVT Courtyard site and accessibility upgrades.	\$230,280
92	SCV Elevator Upgrade - 145 Gorham Street (MA 1-3)	\$691,616
83	Colwell Ave Paving, Parking Lot 18,000 SF (MA 1-12 AMP2) (FAL)	\$146,608
48	<i>HPW Kitchen/Bath Modernization Phase 6 ~6 Units (MA 1-2)</i>	<i>\$451,000</i>
	AMP 3 Electrical Redistribution Change Orders	\$500,000
	AMP 1 Electrical, Mechanical and Fire Alarm Replacement	\$1,040,022
		<b>\$4,307,015</b>

EPIC#	FFY2023	\$4,379,648
	City View Towers Equipment Replacement: Flood	\$4,379,648
		<b>\$4,379,648</b>

EPIC#	FFY2024	\$4,379,648
131	Pipe Infrastructure. Heat, water, sewer, gas. AMP1,2,3 or 4. FAL	\$291,554
112	ID 0112 SCV Unit Asbestos Removal	\$80,000
113	ID 0113 NCV Hancock, Garin & Common Roof Replacements,Overhangs,Gutters	\$432,000
113	NCV Lewis, O'Brien, Conlon Roof Replacements/Overhangs/Gutters (MA1-1)	\$450,000
55	AMP 4 Buidlings Fire Suppression-Sprinkler Upgrades (MA 1-5,1-11,1-19)	\$63,442
65	NCV Window Replacements (Row Houses)(FAL Painting)	\$439,585
50	SCV Roof Replacement EPDM (AMP3 227 Gorham)	\$368,931
93	SCV Elevator Upgrades (183 Gorham) (AMP3)	\$737,500

21	Highland Pkwy Site Upgrades (MA 1-2)	\$62,500
58	Centralville Gardens Ex. Doors, Window Replacements MA 1-19	\$250,000
73	Centralville Gardens Generator Replacement, 1-19	\$156,250
	Electrical Redistribution Highland Pkwy Phase 2 (See EPIC #67)	\$1,047,886
		<b>\$4,379,648</b>
<b>EPIC#</b>	<b>FFY2025 (Roofs and Elevators prioritized)</b>	<b>\$4,379,648</b>
53	FGM K&B Modernizations Phase 5 (8 units deferred from FFY21) MA 1-11	\$520,011
135	Pipe Infrastructure. Heat, water, sewer, gas. AMP1,2,3 or 4 (FAL)	\$395,916.00
114	SCV Unit Asbestos Removal	\$80,000
49	SCV Fire Suppression, Plumbing and Drainage Upgrades	\$20,629
62	SCV Fire Sprinkler Upgrades (1 building)	\$20,000
115	ID 0115 NCV Adams St. Roof Replacements/Gable End Repairs/Overhangs/Gutters	\$450,000
116	NCV Windows for buildings with new roofs & envelope repairs	\$247,997
81	NCV Market Street Retaining Wall & Concrete Stairs	\$156,250
94	HPW K&B Modernization Phase 7 (~6 units)	\$384,000
101	SCV Elevator Upgrade - 130 South Street	\$511,697
102	SCV Elevator Upgrade - 174 South Street	\$466,780
100	SCV Elevator Upgrades -65 Summer St.	\$678,306
87	FGH Site Work (6,316 sqft) - Parking	\$173,433
136	Centralville Gardens Paving & Striping	\$274,629
		<b>\$4,379,648</b>
<b>EPIC#</b>	<b>FFY2026 (Roofs and Elevators prioritized)</b>	<b>\$4,379,648</b>
137	Pipe Infrastructure. Heat, water, sewer, gas. AMP 4 (FAL)	\$500,000
138	Elevator Code Compliance Upgrades, Fire Call Systems (AMP 3)	\$37,500
139	Elevator Code Compliance Upgrades, Fire Call Systems (AMP 4)	\$37,500
129	FGM K&B Modernizations Phase 6 (8 units) MA 1-11	\$520,011
140	AMP3 Hazardous Material Testing & Mitigation (MA1-4, Faulkner radon)	\$67,807
118	SCV Unit Asbestos Removal	\$80,000
107	HPW K&B Modernization (~12 units) Phase 8	\$739,000
122	Fenwick Terrace Roof Replacements/Gable End Repairs/Overhangs/Gutters	\$450,000
122	Suffolk Street Roof Replacements/Overhangs/Gutters	\$432,000
123	Remaining NCV Windows coordinated with roof replacements	\$442,208
121	SCV Kitchen & Bath Mods	\$473,622
124	SCV Hallways/Laundry/Common Area Interior Finishes (FAL)	\$350,000
125	SCV Emergency Exit/Basement Doors Replacement, light/motion sensors in stairwells (security lighting)	\$50,000
127	Faulker Window Replacements	\$125,000
126	AMP1 High Rise Building Stair Well Floor Tread Replacement/Repair	\$75,000

		<b>\$4,379,648</b>
<b>EPIC#</b>	<b>FFY2027 (Roofs and Elevators prioritized)</b>	<b>\$4,379,648</b>
141	Pipe Infrastructure. Heat, water, sewer, gas. AMP 1,2,3 or 4 (FAL)	\$156,140.00
144	NCV Unit Renovations (FAL)	\$65,000
145	NCV, Fenwick Terrace Interior Stair Drains (CSO/Wastewater Utility)	\$90,000
146	NCV, Walk-ups (AMP1) Repair/Replace Interior Steel Stairs	\$140,000
147	NCV Window Frame, Sills, Bucks & Panning Repair/Replacement, Abatement (Walk Ups)	\$401,875
148	SCV Reduced Pressure Zone (RPZ) Backflow Preventors	\$272,633
149	SCV Roof Replacement EPDM, ~6,000SF, elevator penthouse cladding (ACM encapsulation)	\$400,000
150	SCV Electrical Redistribution Phase 3-Apartment branch circuit, fire alarm upgrades (multiple phases. Est. \$19K per apartment)	\$1,829,370
151	AMP4 All Buildings (4) RPZ Backflow Preventers	\$200,000
152	AMP4 Centralville Gardens & Francis Gatehouse Carpet Removal, LVT Tile (FAL)	\$150,000
153	AMP4 Centralville Gardens Drive and Parking Repaving, Striping	\$274,630
154	AMP4 Centralville Gardens Emergency Generator (100kW +/-)	\$100,000
155	AMP4 Camera Upgrades, Centralville Gardens, Francis Gatehouse, Belvidere Heights	\$250,000
156	AMP4 Belvidere Heights: Fayette Street parking lot water main replacement	\$50,000
<b>EPIC#</b>	<b>FFY2021 (Added Project 4/30/2023)</b>	
129	AMP3/Faulkner Street Apartments. Electrification of units; replacing gas stoves & appliances, electrical distribution and electric load panels. Designer services. FAL.	\$134,373

## ATTACHMENT I-1

### City View Towers Balcony Project Summary

#### City View Towers Balcony Project

Architectural and Engineering: \$120,000

Construction Details: The 7 stories of balconies on all four facades of City View Towers, 657 Merrimack Street serve as an emergency egress for the residents in case of a fire. They are constructed of concrete slabs reinforced with rebar and held aloft with steel cantilevered T beams. The purpose of this project was to remediate any rust on structural components, re-encapsulating exposed rebar, removed weak or failing concrete and caulking, and cover the slabs in a protective, three-layer epoxy coating. The steel T beams and undersides of the slabs were painted. The project was done in two phases.

#### Phase I: March 2022- July 2022

Construction Costs: \$1,550,100

Phase I included the North and West elevations of City View Tower, the street facing facades, which has more lineal feet of balcony.

#### Phase 2: July 2022 – October 2022

Construction Costs: \$1,105,300

Construction Details: Phase II remediated the interior, courtyard side of the building, the South and East elevations.

# ATTACHMENT I-2

## PHASE 1 & 2 CVT BALCONY CERTIFICATE OF COMPLETION

Balconies  
CVT PH#1



**CERTIFICATE OF FINAL COMPLETION**

Contractor: Folan Waterproofing & Construction Co. Owner: Lowell Housing Authority  
 795 Washington Street 350 Moody St. PO Box 60  
 South Easton, MA 02275 Lowell, MA 01853  
 Phone: 508-238-6950 Phone: 978-697-8570  
 Fax: 508-238-8428 Fax: LHA's Fax: 888-502-5669  
 Development & Address: 657 Merrimack Street, Lowell, MA Period Ending: 7/31/2022  
 Contract for: CityView Towers Balcony Repair Project No: IFB# 2021-14

THE PARTIES AGREE THAT THE STATUS OF THE CONTRACT IS AS FOLLOWS:

**I. CONTRACT TIME**

1. The Date of Substantial Completion is 7/29/2022

2. The Date of Substantial Completion as Extended by Change Order is 0

3. The Actual Date of Substantial Completion is 7/29/2022

4. Overage in Contract Time 0

**II. CONTRACT SUM**

1. The Original Contract Sum is \$ 1,690,100.00

2. The Sum of Approved Change Orders to Date is \$ 0

3. The Adjusted Contract Sum is \$ 1,690,100.00

LESS:

4. Sum of authorized payments to date: \$ 1,470,695.00

5. Sum of other claims by Owner: \$ 0

**III. THAT APPLICATION FOR PAYMENT No. 5 IS DUE & PAYABLE IN THE AMOUNT OF: \$ 78,405.00**

THE UNDERSIGNED CONTRACTOR HEREBY CERTIFIES THAT: The Contractor should complete items 1-5 and certify below:

- All Work, including work required under change order(s) 0 has been performed in accordance with the terms of the Contract.
- All changes to the Work (except minor modifications and field adjustments) have been authorized in writing by the Owner.
- All laborers and mechanics have been paid at least the minimum wage rates as set forth in the Contract, and
- There have been no claims made for infringement of any patent.
- By accepting the payment shown in line III the Contractor releases the Owner from any and all claims arising under the Contract.

CERTIFIED CONTRACTOR:  
 In witness Whereof the Undersigned has signed and sealed this instrument this 29 day of September, 2022. Subscribed and Sworn before Me this 29 day of September, 2022.  
 Firm: Folan Waterproofing & Construction Co., Inc.  
 By: [Signature] My Commission Expires August 31, 2023  
 Title: President

CERTIFICATION OF HOUSING AUTHORITY BOARD VOTE:  
 The Lowell Housing Authority on 12/14/22 And voted to approve this Certificate and Payment.  
 Contract Officer: [Signature]

APPROVED: ARCHITECT  
 Firm: Russo Barr Associates  
 By: [Signature] Date: 09/27/2022

REVIEWED: CAPITAL ASSET MANAGER  
 Lowell Housing Authority  
 By: [Signature] Date: 10/3/22

Balconies  
CVT PH#2



**CERTIFICATE OF FINAL COMPLETION**

Contractor: Folan Waterproofing & Construction Owner: Lowell Housing Authority  
 795 Washington Street 350 Moody St. PO Box 60  
 South Easton, MA 02275 Lowell, MA 01853  
 Phone: 508-238-6550 Phone: 978-697-8500  
 Fax: 508-238-8425 Fax: LHA's Fax: 888-502-5669  
 Development & Address: 657 Merrimack Street Period Ending: 11/30/2022  
 Contract for: CVT Balcony Repairs Phase II Project No: IFB 2022-1

THE PARTIES AGREE THAT THE STATUS OF THE CONTRACT IS AS FOLLOWS:

**I. CONTRACT TIME**

105,300.001. The Date of Substantial Completion is 11/10/2022

2. The Date of Substantial Completion as Extended by Change Order is 0

3. The Actual Date of Substantial Completion is 11/10/2022

4. Overage in Contract Time 0

**II. CONTRACT SUM**

1. The Original Contract Sum is \$ 1,105,300.00

2. The Sum of Approved Change Orders to Date is \$ 0

3. The Adjusted Contract Sum is \$ 1,105,300.00

LESS:

4. Sum of authorized payments to date: \$ 1,044,895.00

5. Sum of other claims by Owner: \$ 0

**III. THAT APPLICATION FOR PAYMENT No. 5 IS DUE & PAYABLE IN THE AMOUNT OF: \$ 54,994.00**

THE UNDERSIGNED CONTRACTOR HEREBY CERTIFIES THAT: The Contractor should complete items 1-5 and certify below:

- All Work, including work required under change order(s) 0 has been performed in accordance with the terms of the Contract.
- All changes to the Work (except minor modifications and field adjustments) have been authorized in writing by the Owner.
- All laborers and mechanics have been paid at least the minimum wage rates as set forth in the Contract, and
- There have been no claims made for infringement of any patent.
- By accepting the payment shown in line III the Contractor releases the Owner from any and all claims arising under the Contract.

CERTIFIED CONTRACTOR:  
 In witness Whereof the Undersigned has signed and sealed this instrument this 8 day of December, 2022. Subscribed and Sworn before Me this 8th day of December, 2022.  
 Firm: Folan Waterproofing & Construction Co., Inc.  
 By: [Signature] Date: 12/14/22  
 Title: Vice President

CERTIFICATION OF HOUSING AUTHORITY BOARD VOTE:  
 The Lowell Housing Authority on 12/14/22 And voted to approve this Certificate and Payment.  
 Contract Officer: [Signature]

APPROVED: ARCHITECT  
 Firm: Russo Barr Associates  
 By: [Signature] Date: December 8, 2022

REVIEWED: CAPITAL ASSET MANAGER  
 Lowell Housing Authority  
 By: [Signature] Date: [Signature]

ATTACHMENT J

AMP-1 SECURITY CAMERAS



Project Proposal



**LOWELL HOUSING**  
AUTHORITY

**Lowell Housing Authority - AMP1 Video Upgrade**

Quote # Q005954-BCM  
Version 1

Prepared for:

**Lowell Housing Authority**

Rita Brousseau  
rbrousseau@lhma.org

30 Commerce Way  
Woburn, MA 01801  
www.bcmcontrols.com  
781-933-8878



Friday, April 7, 2023

Lowell Housing Authority  
Rita Brousseau  
350 Moody Street  
Lowell, MA 01852  
rbrousseau@lhma.org

Dear Rita,

Thank you for the opportunity to provide this proposal for Lowell Housing Authority.

Please refer to the attached scope of work and pricing.

We greatly appreciate your interest in BCM Controls' unique security solutions and service offerings.

Should you have any questions, please contact me.

Sincerely,

A handwritten signature in blue ink, appearing to read "Henry Francillon", positioned above a horizontal line.

Henry Francillon  
Sr Account Manager  
BCM Controls-MA

## Scope of Work

### Statement of Understanding

AMP1 North Common Village is a property overseen by the Lowell Housing Authority. Currently the property has a video surveillance system consisting of a Genetec management platform and cameras installed throughout the property. The cameras are all hardwired and terminate back to the management office on Salem St. Some of the cameras are not working due to damaged cables.

The goal of this update will consist of converting the non-functioning existing cameras from hardwire to wireless and re-establish a connection with the system head end.

### Overview

BCM will supply and install a wireless solution for the non-functioning cameras resulting in the cameras able to be viewed in Lowell Housing Authority's existing Genetec video management system. BCM will utilize the existing power source at the camera locations. The proposed solution abandons the existing physical network connections to the non-functioning cameras, and replaces them with a cellular connection. This cellular connection will provide connectivity to Genetec's Video Cloud solution, Stratocast. In order to bring this cloud solution into the LHA's existing video system, Genetec's Federation feature is required. The Stratocast system will be Federated into the LHA system, and will provide a seamless experience. LHA will provide cellular data plans and SIM cards capable of supporting their operational needs for the cameras. LHA will also need to provide 120VAC at the camera locations if it is not already present. The BCM provided equipment will consist of an enclosure that will house a cellular modem and antennas, power supplies, and associated power equipment. The Stratocast subscription is the top level subscription Genetec offers, allowing for 1920x1080 resolution video, 1200 kbps bit rate video at 15 Frames Per Second, and 30 days of cloud storage.

▶ Scope of Work



30 Commerce Way  
Woburn, MA 01801  
www.bcmcontrols.com  
781-933-8878

▶ Scope of Work

**Hancock/Market**



**Rear Hancock Park**



**Conlon Terrace**



**Rear Common**



**Rear of Fenwick Terrace**



**Fenwick Terrace**



## Assumptions & Clarifications

### **General:**

- This proposal and resulting timelines are based on standard manufacturer / distributor shipping. Any customer originated shipping requests may result in additional charges
- Unless specifically identified in this proposal, any third party integration or automation is excluded
- Client will provide all required dedicated 120-volt power circuits and/or receptacles
- Concealed conditions may impact cost of this project. Customer will be briefed and asked to authorize any additional costs
- 1 year warranty on parts and labor
- BCM will utilize the existing cameras based on the assumption they are in proper working condition

### **Sales Tax:**

- Taxes are not included

30 Commerce Way  
Woburn, MA 01801  
www.bcmcontrols.com  
781-933-8878



## Lowell Housing Authority - AMP1 Video Upgrade

### Prepared by:

**BCM Controls-MA**  
30 Commerce Way  
Woburn, MA 01801  
Henry Francillon  
781-897-5171  
francillonh@bcmcontrols.com

### Prepared for:

**Lowell Housing Authority**  
350 Moody Street  
Lowell, MA 01852  
Rita Brousseau  
(978) 364-5341  
rbrousseau@lhma.org

### Quote Information:

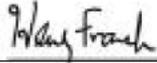
**Quote #: Q005954-BCM**  
Version: 1  
Delivery Date: 04/07/2023  
Expiration Date: 04/14/2023

## Quote Summary

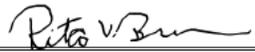
Description	Amount
Labor	\$30,569.00
Equipment	\$38,318.44
Misc. (Cable, Conduit, Connectors, Lift Rental, Etc.)	\$4,502.98
<b>Total: \$73,390.42</b>	

Taxes, shipping, handling and other fees may apply. We reserve the right to cancel orders arising from pricing or other errors.

### BCM Controls-MA

Signature:   
Name: Henry Francillon  
Title: Sr Account Manager  
Date: 04/07/2023

### Lowell Housing Authority

Signature:   
Name: Rita Brousseau  
Title: Chief Procurement Officer  
Date: 4/7/2023 12:14:21 PM  
IP Address: 50.198.114.57  
Email Address: rbrousseau@lhma.org  
PO Number: BCM AMP1 Camera Upgrade

## ▶ Terms & Conditions

### General

#### Overview:

- Unless specifically itemized, clarified, or outlined in the scope of work provided, the following terms and conditions shall apply to all security system installation/implementation efforts.

#### Compliance with Laws:

- BCM shall comply with all applicable federal, state and local laws and regulations and shall obtain all temporary licenses and permits where required for the prosecution of the work. Licenses and permits of a permanent nature shall be procured and paid for by the Purchaser.

#### Dispute Resolution:

- In the event of a dispute arising under this agreement, the Parties expressly agree that this agreement shall be deemed to have been made and shall be construed and enforced in accordance with the laws of the Commonwealth of Massachusetts, and hereby submit to the exclusive jurisdiction of the state or federal courts sitting in Middlesex County, Massachusetts.

#### Indemnity:

- The Parties hereto agree to indemnify each other from any and all liabilities, claims, expenses, losses or damages, including attorney's fees, which may arise in connection with the execution of the work herein specified and which are caused, in whole or in part, by the negligent act or omission of the indemnifying Party.

#### Termination & Alteration:

A contract resulting from the acceptance of this offer may be cancelled or altered by the Buyer only if agreed to in writing by BCM and subject to the following:

- Prior to termination, customer must provide BCM written notice of terms that have not been met.
- BCM shall be given thirty (30) days to correct said items.
- BCM shall be paid for all products and services performed up to the effective date of termination plus reasonable costs associated with the orderly close out of the contract.
- BCM shall be paid for all anticipated profit based on the original contract amount and any change orders executed prior to the effective termination date.

#### Privileged Information, Confidential Information & Intellectual Property:

- The information contained in this document and the solution proposed by BCM Controls (BCM) is proprietary and confidential to BCM. These materials can be used solely for the purpose of evaluating a possible transaction between BCM and its existing and prospective customers. No recipient of these materials may use them for their own commercial advantage. The recipient of these materials must hold them in confidence and shall not distribute them, in whole or in part, to any other individual or entity in any form without the prior written consent of BCM.
- Each Party may make available to the other access to certain trade secrets and other confidential technical, business, and financial information, including the contents of this Agreement and the Exhibits thereto (collectively, "Confidential Information"). So long as and to the extent that Confidential Information is marked "Confidential" or "Proprietary" (if in tangible form) or is not generally available to the public from other sources, each Party shall safeguard such Confidential Information in the manner in which it safeguards its own confidential information, and shall not disclose Confidential Information to its employees, contractors and agents, except to the extent necessary to enable it to fulfill its obligations under this Agreement. The obligations of this Section shall survive for two (2) years after the termination or expiration of this Agreement. Client shall indemnify BCM from third party liability arising from any unintended use or unauthorized disclosure.
- This proposal and all accompanying materials, and the original information, designs, concepts, and ideas represented herein are the exclusive property of BCM and may not be reproduced or copied in any manner without the express written authorization of BCM. The proposal and all associated materials, drawings, and documents must be returned promptly upon demand.

#### Project Commencement:

No work shall proceed until BCM receives one or more of the following from the customer:

1. Written authorization to proceed
2. Purchase order
3. Executed contract, &/or
4. Signed/dated copy of this proposal

All forms of authorization should include or specifically reference these terms and conditions.

On State or Federal projects where prevailing wage or Davis Bacon wage requirements will apply, no project shall commence until published wages, for the work/project to be performed, are provided to BCM.

#### Execution & Delivery:

- Unless stated otherwise in the scope of work provided, BCM's proposal is based on the use of straight-time labor only.
- Proposal assumes that all work will be performed during BCM's normal weekday working hours (7am – 5pm, Monday thru Friday, excluding weekends and holidays), on a schedule mutually agreed upon by both BCM and the customer.
- The schedule of any other contractors and/or stakeholders involved in this project shall be made in consultation with BCM, and unless otherwise agreed to, shall provide time for BCM to perform our work on an 8-hour day, 40-hour week basis.
- Client to provide all aerial lifts. If none is available BCM Controls will provide and cost of lift will be billed back to the client
- Proposal assumes that all plastering, patching, painting, 120VAC power circuits &/or receptacles, conduit, raceway, electrical service/electrical panels, back boxes and additional fire alarm devices/interfaces are excluded from the pricing offered, unless specifically outlined in the scope of work provided.
- Customer/purchaser agrees to provide BCM with required field utilities (electricity, toilets, drinking water, project hoist, and elevator service, etc.) without charge.
- BCM agrees to keep its work area clean of debris arising out of its own operations, and will dispose of any debris produced by the work proposed in customer-furnished trash bins/containers located at the project site.
- The loading of any database, including the definition of access levels, alarm points, time zones, or any other user defined data is the responsibility of the Customer, except as specifically stated in the scope of work.
- Unless specifically noted in the scope of work, BCM's obligations under this agreement expressly exclude any work or service of any nature associated or connected with the identification, abatement, clean up, control, removal, or disposal of hazardous or dangerous materials, to include but not be limited to asbestos or PCBs, discovered in or on the premises. Any language or provision of the agreement elsewhere contained which may authorize or empower the Purchaser to change, modify, or alter the scope of work or services to be performed by BCM shall not operate to compel BCM to perform any work relating to hazardous or dangerous materials without BCM's express written consent.
- Proposal assumes that the customer shall furnish and make available to BCM, at the project/work location, reasonable storage and parking facilities, and convenient delivery access to our work areas.
- Unless noted otherwise in the scope of work provided, BCM's pricing proposal excludes the cost of any and all bid, performance or payment bonds.
- Any equipment and/or labor not listed in the bill of material or scope of work for this project are excluded.

## ▶ Terms & Conditions

- BCM shall not be liable for any delay in the performance of the work resulting from or attributed to acts of circumstances beyond BCM's control. This includes (but is not limited to) acts of God, pandemics, fire, riots, labor disputes, conditions of the premises, delays caused by suppliers or subcontractors of BCM, &/or, acts or omissions of the Purchaser, Owner or other Contractors.
- This proposal does not include provision for BCM to perform overtime work for delays not caused by BCM. An additional charge to the contract shall be made for any mutually agreed upon overtime work.
- BCM shall not be responsible for delays or default that are occasioned by cause of any kind that are beyond our control, including but not limited to delays or defaults of Architects, the Owner, the Contractor, and Subcontractors, other third parties, civil disorders, labor disputes, pandemics, and Acts of God.
- BCM shall be entitled to equitable adjustments in the amount of the contract for delays caused by anything that is beyond our control.
- Should the materials or equipment included in this proposal become temporarily unavailable for reasons beyond the control and without the fault of BCM, then in the case of such temporary unavailability, the time for performance shall be extended to the extent thereof, BCM shall be excused from furnishing said materials or equipment and shall be reimbursed for the difference between the cost of the materials or equipment that has become unavailable and the cost of a reasonably available substitute.
- Client to provide a Mobile Aerial Containment Unit (MACU) if required for ceiling access. Unit costs are not included in this proposal. If a MACU is required, one may be provided by Site. If none is available, BCM will provide and associated cost will be billed back to client.

### Invoicing, Payment & Compensation:

- BCM shall perform services, on the behalf of the Customer, as described in the scope of work and shall be compensated according to the pricing set forth.
- Purchaser shall pay taxes at the current tax rate at the date of invoice, unless the Purchaser has provided BCM with acceptable tax exemption certificates.
- Unless noted otherwise in the scope of work provided, BCM's pricing proposal assumes that all project timelines and milestones will be met and assumes that no liquidated damages will be applicable/assessed.
- BCM reserves the right to require customers without approved credit to pay a 45% deposit prior to commencement of installation and/or ordering of materials.
- Proposal assumes that BCM will not be back charged for any costs or expenses without prior written consent.
- Any changes to this proposal shall require an approved and documented change order, which could modify the scope of work, proposed cost, and project timeline.
- BCM will utilize progress billing and will invoice Purchaser monthly for all materials delivered to the job site or to an off-site storage facility and for all work performed on-site and off-site.
- Customer shall pay BCM within thirty (30) days or the date of BCM's invoice(s).
- Final payment shall be due upon the completion of the project for the remaining balance of the contract, including taxes as required by law.
- Any amount in an invoice which is disputed by the Customer shall be resolved by senior management of the Parties and, once resolved, shall be paid within ten (10) days of the date of resolution.
- Customer shall pay interest on outstanding invoiced amounts at the lesser of the maximum amount permitted by law, or at the rate of one and one-half percent (1.50%) of the overdue amount due per month.
- If BCM's invoice is not paid within 30 days of its issuance, it is considered delinquent and a penalty of 1.50% (of the total invoice) per month may be assessed until the delinquent amount is paid in full.
- Payment of interest on overdue accounts shall not excuse payment of the principal amount.
- If a delinquent invoice is forwarded to collections, Purchaser agrees to pay any collection fees associated with the collection of delinquent invoices, and the amount of the original invoice.
- Nothing in BCM's proposal or contract shall be construed to require BCM to continue performance of work if we do not receive timely payment for properly performed work or stored materials.
- BCM retains title to all equipment until installation is complete and reserves the right to retake possession of the same or any part thereof at the customers cost if default is made by the customer in any payment.
- Waivers of lien will be furnished upon request, as the work progresses; to the extent payments are received.
- No provisions of the proposal shall serve to void our entitlement to timely payment for properly performed work or suitably stored material, nor void, any of BCM's rights under Mechanics' Lien Laws.
- Credit card payments are accepted subject to a convenience fee of 3%.

### Insurance:

- Pricing offered assumes that all work will be performed and provided under BCM's standard insurance coverage.
- Insurance coverage in excess of BCM's standard limits will be furnished when requested and required, at an additional fee.
- No credit will be given, or premium paid by BCM for insurance afforded by others.

### Occupational Health & Safety:

- The Parties hereto agree to notify each other immediately upon becoming aware of an inspection under, or any alleged violation of, the Occupational Safety & Health Act relating in any way to the project or project site.

### Warranty:

- BCM warrants that the equipment provided AND installed by it shall be free from defects in material and workmanship arising from normal usage for a period of one (1) year from delivery and installation of said equipment.
- For equipment installed by BCM, if Purchaser provides written notice to BCM of any such defect within thirty (30) days after the appearance or discovery of such defect, BCM shall, at its option, repair or replace the defective equipment.
- For equipment not installed by BCM, if Purchaser returns the defective equipment to BCM within thirty (30) days after appearance or discovery of such defect, BCM shall, at its option, repair or replace the defective equipment and return said equipment to Purchaser.
- All transportation charges incurred in connection with the warranty for equipment not installed by BCM shall be borne by Purchaser.
- Warranties do not extend to any equipment which has been repaired by others, abused, altered or misused, or which has not been properly and reasonably maintained, nor does it extend to any portion of the system which is alterable by the end user and/or its designees.
- Warranties are in lieu of all warranties, expressed or implied, including, but not limited to, to those of merchantability and fitness for a specific purpose.

### Entire Agreement:

- The proposal, upon acceptance, shall constitute the entire agreement between the parties and supersedes any prior representations or understandings.