



# The Plan to End Homelessness on the North Shore

Fall 2008

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[This document was produced, in part, through funding from the One family Foundation.]



**The following communities are active partners in the North Shore Plan to End Homelessness:** *Gloucester, Rockport, Manchester-by-the-Sea, Magnolia, Essex, Ipswich and Rowley; Beverly, Peabody, Salem, Hamilton, Danvers, Middleton, Salisbury, Newbury, Newburyport, Topsfield, and Wenham; Lynn, Marblehead, Swampscott, Nahant, Lynnfield, and North Reading.*

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# **I. Introduction**

## **Background**

In the Spring of 2007, four family homeless shelter providers applied for and received a One Family Foundation grant, for the purpose of building community consensus around the problem of family homelessness. Acting as the lead agency, North Shore Community Action Programs (NSCAP) partnered with Wellspring House in Gloucester, Help for Abused Women and Children, Salem (HAWC) and Citizens for Adequate Housing, Peabody to begin a campaign to end family homelessness. We expanded and diversified our stakeholders, and enlisted their help to strategize and develop action plans to address family homelessness.

This expanded committee took on the task of planning for an event that was held in November of 2007. The President of North Shore Community College, Dr. Wayne Burton, hosted and emceed our event on campus. Over 100 people from across the North Shore attended, including Mayors, State Representatives, city councilors and people from human service, business, bankers, churches, community leaders, and housing developers. Since then, the North Shore Housing Action Group (NSHAG) has broadened its planning process to incorporate issues of individual homelessness and a more complex array of housing and homelessness issues including special populations and groups that are most affected by the current housing situation in Massachusetts. Representatives of this group presented at the North Shore Mayor's group in January 2008. In February of 2008, we presented to the North

Shore Chamber of Commerce with an introduction of support from Congressman John Tierney. Since that time the North Shore Housing Action Group has expanded the reach of the plan to include individual homelessness and the many special populations who are part of the homeless population. We met monthly to formulate this plan.

## **Our Region**

The North Shore is a relatively small, diverse and interconnected region. We define our region, for purposes of this Plan, as the 24 cities and towns of the Cape Ann region, southern Essex County, and the greater Lynn region. This region can be separated into three geographical sub-regions as follows: (1) the Cape Ann region – Gloucester, Rockport, Manchester-by-the-Sea, Magnolia, Essex, Ipswich and Rowley; (2) South Essex County – Beverly, Peabody, Salem, Hamilton, Danvers, Middleton, Salisbury, Newbury, Newburyport, Topsfield, and Wenham; and (3) Greater Lynn – Lynn, Marblehead, Swampscott, Nahant, Lynnfield, North Reading. The largest cities in our network are Gloucester, Salem, Peabody, Beverly and Lynn.

Poverty and homelessness on the North Shore are scattered among high incomes and comfortable homes, and may be less visible or easier to overlook than in larger urban areas. Real estate pressures, economic challenges, and other problems have led to homelessness in our communities. Motels and some of

the older homes of our region offer places to house the homeless, at least on a temporary basis. However, there are transportation, linguistic, and other barriers for many in need of services.

Our region offers a model of direct service connections and strong ties to other local networks (e.g. domestic violence, education) that makes it possible for us to put together an effective package of services. And, we have a history of thirty plus years of working together.

### **Our Structure and our Plan**

We have worked together to review the services that were being provided to address homelessness on the North Shore, and to develop a comprehensive ten year plan to eradicate homelessness. Through a series of monthly facilitated meetings, we established a strategy, including a set of goals and a structure for operating together. We have formed a Regional Network with a Leadership Council made up of 26 people from a range of organizations, including service providers, community development corporations, chambers of commerce, faith based organizations, banks, schools, and public agencies (see Section VI for a list of initial participants). We will elect an Executive Committee and have issue-focused subcommittees. Our co-conveners are the Lynn Housing Authority and Neighborhood Development (LHAND) and North Shore Community Action Programs Inc (NSCAP). We plan to hire a coordinator for the network, who will be based at NSCAP.

There are a number of activities already underway to address homelessness on the North Shore. What is needed is a level of

coordination and communication among providers as well as increased support, particularly for prevention, Housing First, and stabilization strategies, plus some filling in the gaps, with more permanent housing solutions and more solutions for some of our under-served and in some cases less visible populations. We plan to begin by increasing information and building an early warning system. We will standardize access and increase funding for early emergency supports to prevent homelessness, as we support increased housing production.

This Plan represents our strategy for working together to address homelessness on the North Shore. In this Plan, we build on the strength of existing networks such as those related to HUD McKinney funding through the Lynn PACT and the North Shore HOME Consortium (Continuum of Care), and a number of strong local providers. We aim to serve different populations including: people of low incomes (below 60% of median and **particularly those below 30% of median income**); special populations, including those experiencing domestic violence, and youth. Different groups have different service needs. Through this Plan, we address homelessness on the North Shore among families and individuals, among young adults and elders, among victims of domestic violence and people with mental health issues, including both long time residents and newcomers.

In the pages that follow, we outline the need for this Plan, our core goals and guiding principles, and a set of strategies and action steps. We summarize and assess the services that exist already on the North Shore, and conclude with a listing of those who have participated in the development of this Plan

and those who have signed on to assist in its implementation.  
We thank all who have participated in the process, and look

forward to working together to eliminate homelessness on the  
North Shore.

## II. Our Region and the Need for this Plan

### The North Shore Regional Network

The North Shore Regional Network encompasses 24 cities and towns that are represented in terms of HUD McKinney funding, by the Lynn PACT (Lynn) and the North Shore HOME Consortium representing 30+ cities and towns across Essex County and a small piece of Merrimack Valley. The region experienced an economic recession from December 2000 to early 2003 corresponding to the greater Boston and New England economy. While many towns have recovered, we are at this moment experiencing the beginning of an economic downturn, the severity of which has yet to be determined. This downturn has already resulted in job loss, an increase in unemployment, and for the past 24 months, a staggering increase in foreclosures.

### Population Numbers and Diversity on the North Shore

<b>Chart I--Population Growth on the North Shore</b>		
<b>Population</b>	<b>2000</b>	<b>2006</b>
<b>Salem</b>	40,407	41,343
<b>Beverly</b>	39,862	39,538
<b>Peabody</b>	48,129	51,734
<b>Lynn</b>	89,050	90,400
<b>Gloucester</b>	30,273	28,716
<b>Danvers</b>	25,212	25,833
<b>MASS</b>	6,349,097	6,437,193

Between 2000 and 2006, the population of the North Shore grew by 0.7 percent; less than the state overall growth of 1.4%. However the North Shore Housing Group's core communities ran counter to the trend of the broader North Shore region. Most of our core communities showed an increase of between 2.3% and 7.5%. In Lynn, population grew by 11,000 between 1990 and 2002 and then added an additional 1% through 2007. Population growth for the city of Peabody was also significant at 7.5%, due primarily to the increased population at Brooksby Village, an expanding Retirement Community that has added over 1,800 new residents to the City during the last 6 years. The region saw a decrease in residents under 16 (-3.6%), between 25 and 34 (-11%), and between 35 and 44 (-9%). The only increasing population for this period was 16- 24 year olds (+5%).

The other critical trend is the population shift by race/ethnicity and immigration status in the North Shore region. The population of new immigrants, including people whose native language is not English has increased. According to the 2005-2006 American Community Surveys (US Census Bureau, ACS 2008), Essex County welcomed 15,320 new immigrant residents. All of the region's population growth was the result of the increasing numbers of ethnic and racial minorities coming into the North Shore. Concurrently, the number of non-Latino residents declined by 2%.

**Chart II**  
Change in the Total Population of the North Shore Area  
by Selected Characteristics, 2000 and 2005-06

	2000	2005-06	Absolute Change	Relative Change
<b>Total</b>	445,327	448,457	3,130	0.7%
<u>Gender</u>				
Male	212,576	217,769	5,193	2.4%
Female	232,751	230,688	-2,063	-0.9%
<u>Nativity Status</u>				
Born abroad	47,140	57,834	10,694	22.7%
Native born	398,187	390,623	-7,564	-1.9%
<u>Race-Ethnicity</u>				
White, non-Hispanic	391,980	384,682	-7,298	-1.9%
Black, non-Hispanic	9,872	11,296	1,424	14.4%
Hispanic	25,837	34,401	8,564	33.1%
Other, non-Hispanic	17,638	18,078	440	2.5%

Sources: 2000 Decennial Census Public Use Microdata Samples (PUMS) data files and 2005 and 2006 American Community Survey Public Use Microdata Samples (PUMS) data files. tabulations by the Center for Labor Market Studies, Northeastern University.

### **Economics and Wages on the North Shore**

Our economic landscape has changed over time. **Beverly** was once a thriving industrial center, dominated by United Shoe Machine Corporation. Today Beverly is primarily a residential community, with a service and retail economy. Among the city's major employers are the Beverly Hospital, Montserrat

College of Art, Endicott College and a North Shore Community College campus. These centers of economic growth represent the projected future of labor market trends

into health and service-sector fields where an associate's degree is a requirement and a college degree is preferred. **Peabody** was once the world's largest producer of leather, but experienced a slow economic decline after World War II. In recent years, however, Peabody has bounced back with the establishment of Centennial Industrial Park and other industrial parks. Peabody has, however, held onto a relatively strong manufacturing sector. Peabody's manufacturing sector still employs 14% of its workers. Peabody's service sector represents a dramatic 41%, of economic activity.

**Salem** was once the largest seaport in the country and the center of the East India trade. Salem lost its prominence in the mid-nineteenth century when ships became too big for the harbor. Salem faced a second economic decline in the 1980s and 1990s, with a rapidly diminished industrial base. Today Salem is nurturing a tourist industry that sees a million visitors a year and capitalizes on its early settlement history including the 1692 Witch trials, and the East India trade. The Peabody Essex Museum has helped further expand the city's standing as a tourist destination spot. However the expansion of service jobs has not compensated for the loss of the city's former manufacturing entities and the city struggles to generate sufficient tax revenue to support its public school system and other municipal costs.

**Danvers** was a colonial farming town. More recently, it has capitalized on its location off Route 128 and developed a strong commercial economy. Many of the new jobs being created in Essex County are in the Danvers area. The mixed economy--with 18% of jobs in manufacturing and construction, 35% in services, and 36% in retail and wholesale trade--is attracting new residents to the area. For low-income people

living in Danvers and surrounding towns, the lack of public transportation makes it difficult to take advantage of the availability of jobs.

**Lynn** is an older city with an aged housing stock reflective of its industrial heritage, which has become a bedroom community. Conditions in Lynn's residential real estate market were at their best in the twelve years leading up to 2003. However, despite strong revitalization efforts and recent investment, LHAND and the City still have many changes ahead of them. While Lynn remains the most populated community on the North Shore, its prominence as an economic center has diminished and the City ranks below regional, statewide and national indicators. For example, the City's tax base, on a comparative basis, increased by only 11% between 1990 and 2002 while statewide the increase was 50%. Lynn's home ownership rate also declined during the 1990's contrary to trends elsewhere.

**Gloucester** has traditionally been the home of internationally known painters and writers. The beautiful harbor was and still is one of the top three fishing ports in the Northeast, and the city supports a major fish packaging and freezing industry. There are five industrial parks which produce everything from T-shirts to electronics and engineering. Tourism, particularly in the summer, is also an important part of the city's economy.

### **Incomes and Housing Costs on the North Shore**

In recent years North Shore communities have become increasingly popular residential areas for commuters who work in the Boston metropolitan area, and within the high tech industries along Route 128. The North Shore is a region

stratified by class: cities and towns of substantial wealth are juxtaposed against those marked by extreme poverty. Communities such as Marblehead, Beverly Farms, Wenham, Hamilton, Middleton and Topsfield have median household incomes far above the state average. In 2005, for example, the median household income in Middleton was \$95,295 while the median household income in Salem was \$51,547. The widening economic gap between the haves and have-nots that

has characterized life in the United States and Massachusetts during the last decade is fully manifest on the North Shore in the economic stratification between rich and poor.

While median incomes in our larger cities have grown over time, they have not kept pace with the dramatic increases in median single family house prices.

**Chart III**

	Median Income			Median House Prices				Percentage Change in House Price 98-06
	2003	2004	2005	2003	2004	2005	2006*	
<b>Beverly</b>	60742	61957	63196	345000	375000	381950	370000	94.84
<b>Danvers</b>	66138	67460	68810	354950	372250	390500	372500	89.33
<b>Peabody</b>	61693	62927	64186	328750	358000	372000	350000	88.17
<b>Salem</b>	49546	50537	51547	305000	319500	345000	320000	108.2

\* from January through May 2006

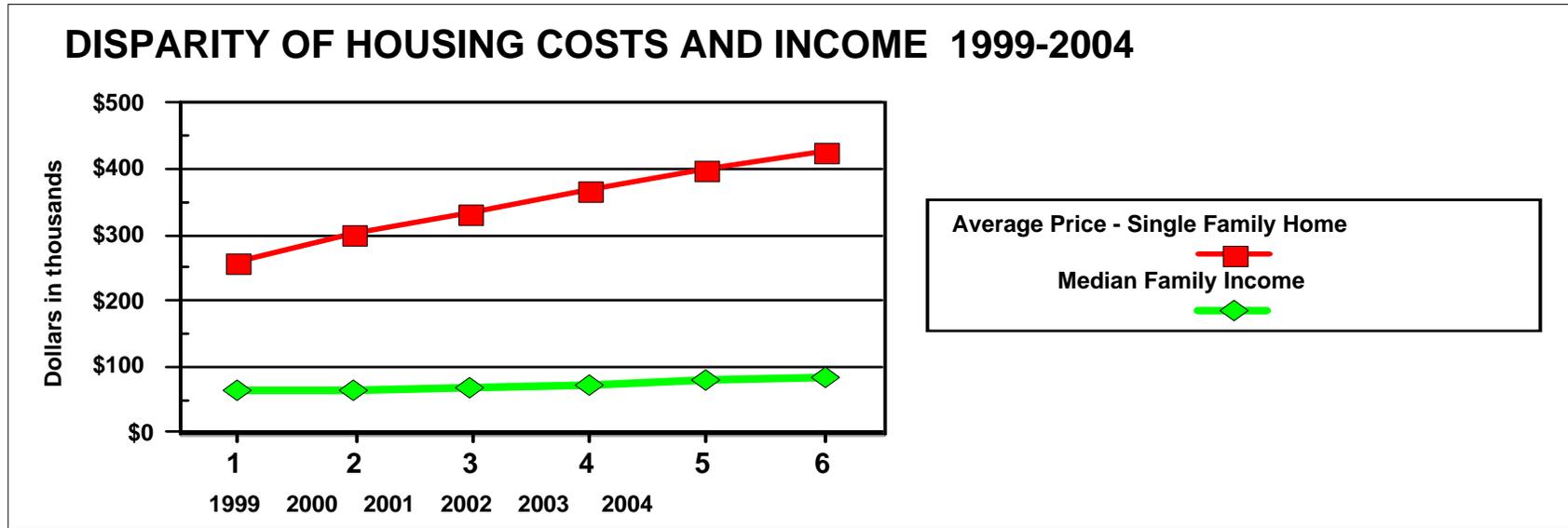
information derived from CHAPA, The Greater Boston Housing Report Card, 2005-06, 2004, 2003, 2002

The influx of higher income residents puts tremendous pressure on the availability and price of housing, and impacts on those of lower and middle incomes, as well as our local economies. In the Greater Boston Housing Report Card of 2005-2006, it was noted that soaring home prices prompted many young working families to leave the region, and that the same prices kept others from coming into the state and simultaneously dampened Massachusetts business investment. The report

concluded that Massachusetts has 100,000 fewer jobs than it did in 2001, in good part because of this housing crisis. Massachusetts has the third most expensive housing market in the country. That stands in the way of home ownership for low-moderate families as well as those core members of our community such as teachers and civil servants, retail workers and office support staff, health workers and child care staff.

On the North Shore, we increasingly see the disparity that is reflective of this crisis. The following chart helps visualize the

growing disparity between wages and cost of housing on the North Shore that continues to escalate.



North Shore Home Consortium Consolidated Plan 2005-2009

**Chart IV.**

Although most municipal governments on the North Shore have focused their affordable housing efforts on providing home ownership opportunities to lower income residents, these programs are inadequate to address the housing needs of the majority of the area’s moderate, low-income and very low-income families..

**Rents and Stability on the North Shore**

Between 2001 and 2006, fair market rents increased 40% on the North Shore. Between 2007 and 2008, the cost of heating

oil underwent a 44% increase. The National Low-Income Housing Coalition states that the areas of Essex County, Lowell and Boston require a “renter’s wage” of at least \$22.00 an hour or \$45,000.

A rent study completed by NSCAP in the summer of 2008 revealed a small but persistent increase in rents across nearly all of our core communities, despite the dramatic rise in foreclosures and the significantly softened housing market. Peabody showed a slight downward trend from an average of \$1100 for an unheated 2-bedroom apartment to \$1037. Salem,

which has the largest low-income population of any of our core communities and from where the largest percentage of our housing clients seek assistance, showed an increase in market rate apartments from \$1117 (no heat or utilities) in 2004 to \$1399 in 2008 for the same size apartment unheated.

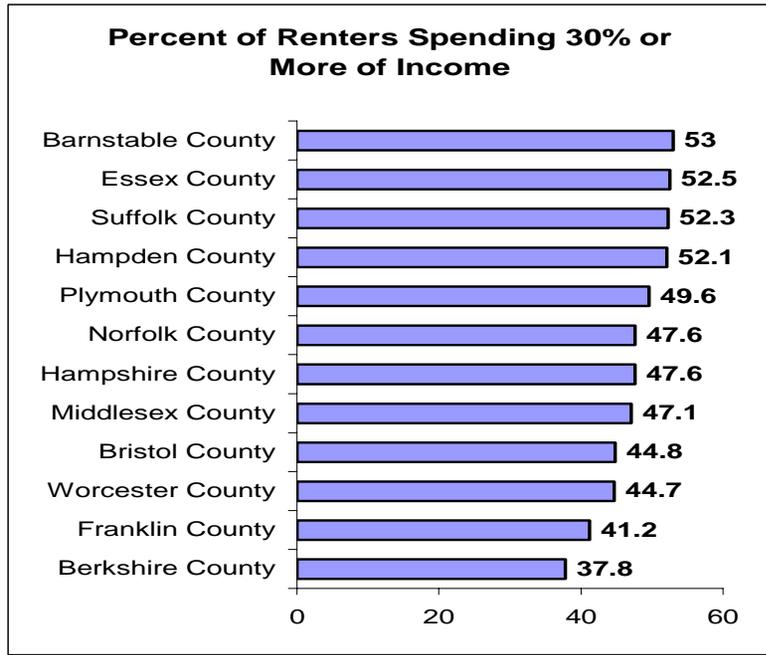
Chart V NSCAP Rent Study August 2008	NSCAP Communities	1-Bedroom	2-Bedroom
<b>Beverly</b>	No utilities	912	1219
	Some utilities	1043	1357
<b>Danvers</b>	No utilities	1238	1443
	Some utilities	N/A	1600
<b>Lynn</b>	No utilities	935	1028
	Some utilities	899	1240
<b>Peabody</b>	No utilities	883	1070
	Some utilities	1038	1069
<b>Salem</b>	No utilities	1374	1399
	Some utilities	1125	1389

On the North Shore, rental apartment vacancy rates remain low and the average rent for two-bedroom apartments exceeds \$1200/month without utilities.

In a similar rent survey conducted by LHAND in August and September of 2008, information indicates similar increases. For example, Chart VI indicates a 2-BR unit in 2005 had an average rent of \$918, which increased to \$1,006 in 2008. A total of 440 market rate units were surveyed for this purpose.

**Despite an increase in the construction of multifamily housing and a modest rise in the vacancy rate, the housing market of the North Shore HOME Consortium remains unaffordable to most low and moderate income families. -----NS HOME Consortium Consolidated Plan 2005-2010**

Chart VI	2008	2007	2006	2005
<b>0 bedroom</b>	\$681.00	\$602.00	\$621.00	\$663.00
<b>1 bedroom</b>	\$820.00	\$755.00	\$782.00	\$794.00
<b>2 bedroom</b>	\$1006.00	\$894.00	\$906.00	\$918.00
<b>3 bedroom</b>	\$1,041.00	\$1003.00	\$1066.00	\$1,016.00
<b>4 bedroom</b>	\$1,481.00	\$1275.00	\$1356.00	\$1,294.00
<b>5 bedroom</b>	\$1,650.00			



Low-income families living in the area, as documented by the North Shore HOME Consortium’s low-income households, face excessive cost burdens. In the Consolidate Plan for the North Shore Home Consortium, it was stated that, “more than 20,000 lower-income Consortium households, or 22% of all lower-income households face severe housing cost burdens.” These families are paying more than 50% of their income for housing. The number of elder households and homeowners in this category has increased significantly. The Lynn community includes 10,500 renter households with incomes less than 50%

*Chart VII compares rent burden by county in Massachusetts. Essex County is only exceeded in burden percentages by Barnstable County.*

**Chart VII. Source: MA. Dept. of Transitional Assistance 2007**

of area wide median income. Even with housing prices 30% lower than the regional median, the cost of quality housing in Lynn remains too high for many households.

There is also a dramatic rise in eviction cases in the 5 housing courts across Massachusetts. Between 1993 and 2003 evictions rose 53%. In 2006 the Northeast Housing Court filed and entered 3623 evictions. In 2007 this number increased to 3884. In the current year, which began for the courts in January 2008, 3600+ evictions have already been filed. Anecdotal reports from area legal service providers, including Neighborhood Legal Services (of Lynn and Lawrence), Merrimack Legal Services and NSCAP’s Housing Law Attorney, point to a spike in caseloads and eviction actions at the Northeast Housing Court. We can confirm that Legal Services in the Essex County and Middlesex County areas cannot begin to keep up with the demand for legal assistance and turn away hundreds of cases each month.

**Who is Homeless on the North Shore**

The Point in Time Count completed by the North Shore HOME Consortium as of January 2008 identified 106 homeless

families (289 people) and 367 homeless individuals on the North Shore. Of the 368 homeless individuals, 31 were unsheltered. The Lynn PACT conducted a Point in Time study on January 30, 2008 and identified 74 homeless families (145 people) and 162 homeless individuals. Of the 162 individuals, 39 were unsheltered (living in places not meant for human habitation).

We believe this is an undercount, which does not reflect the full spectrum of homelessness on the North Shore, but reflects primarily people who are sheltered in emergency shelters and transitional housing. This number does not capture those in other homeless situations, including: those who are displaced; people who age out of systems; youth; domestic violence victims living in unsafe situations; families living doubled up with family members or friends; people living in unhealthy situations; and others who have not accessed public or other community based assistance.

We believe that homelessness on the North Shore is the result of numerous interconnected factors. For many, particularly those already part of a provider system, violence and/or substance abuse plays a role. It is important to point out that the combined Point in Time Counts documented: 428 of the 963 people counted to be chronic substance abusers; 221 to be severely mentally ill; 275 chronically homeless; 113 victims of domestic violence; and 67 unaccompanied, underage youth.

**Insufficient Resources for Homeless and Poor Families**  
Self-Sufficiency Standards, published by Wider Opportunities for Women, highlight the significant barriers to locating housing and/or preventing homelessness. According to their Self-Sufficiency Index, a family of four, living on the North

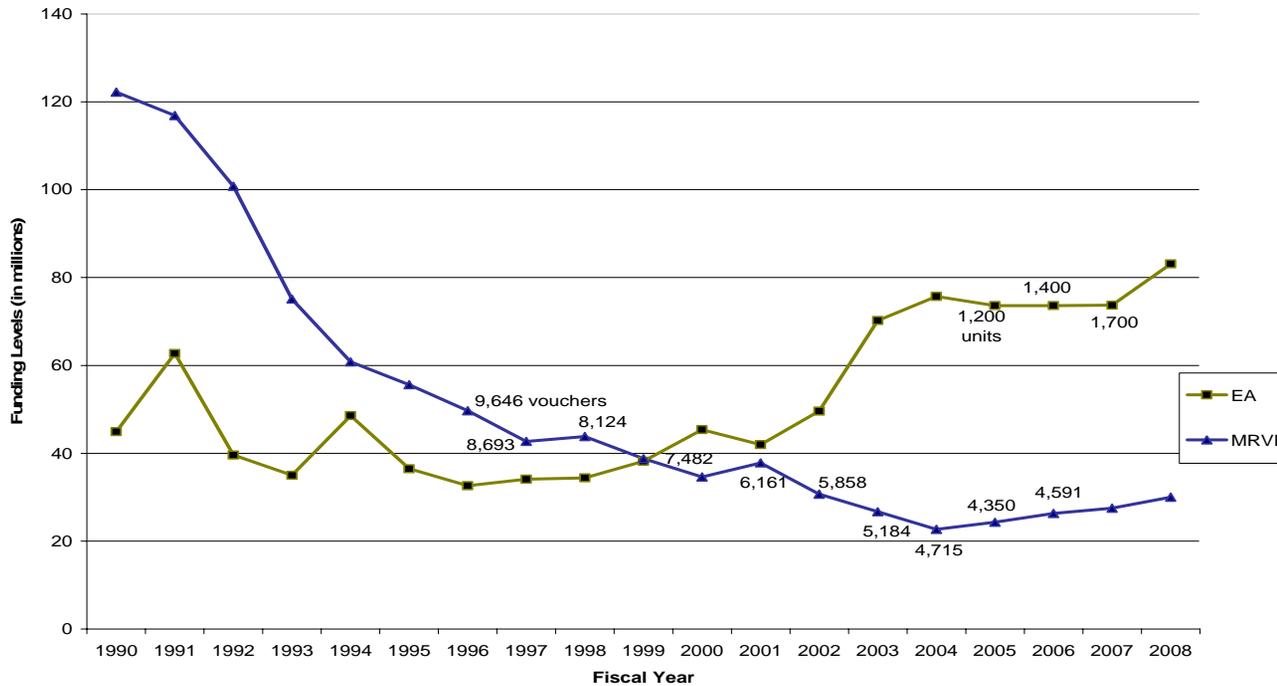
Shore, would need an income of at least \$53,206 to afford basic necessities of food, housing, medical care, transportation, and child care. Unfortunately, the poverty percentages for women who are the female heads of household are significantly higher than for any other discreet group. On the North Shore, of all low-income households 45.6% are headed by women. Women in Massachusetts still make only 77% of their male counterparts for comparable jobs.

Other critical factors include lack of affordable housing options and dearth of funds to assist individuals and families in either stabilizing their current housing or obtaining permanent housing, such as first month's rent or security deposit. There is a serious gap in the availability of transitional or permanent subsidized housing for homeless families and huge waiting lists for public housing in our region. Section 8 certificates are very scarce and other resources such as MRVPs (Massachusetts Rental Voucher Program) tend to get accessed and depleted within a short period of time. In NSCAP's survey of low-income residents, 62 % of NSCAP's clients indicated that the lack of affordable housing is a moderate to severe problem for them. Ninety-six percent of NSCAP and other area providers rated the lack of adequate and affordable housing as a severe problem.

There is a visible correlation between the lack of availability of subsidies, such as MRVPs, and the rise in the number of homeless families in Massachusetts. Between January and October of 2007, the number of North Shore families in shelter increased by 36%. Households experience credit and CORI issues, negative tenancy history, lack of employment history, low entry level wages and few benefits, lack of transportation, disabilities and other factors that limit their abilities to access affordable housing.

As Chart VIII reveals, there are a total of 14,837 subsidized units within NSHAG's Regional Network service area. This does not begin to meet the needs of low-income and moderate

income families who are paying more than 30% of their incomes on housing.



**CHART VIII. Comparison of Massachusetts Families in Shelter with Numbers of Available Vouchers , Mass DTA, 2007**

While Lynn remains the most populated community on the North Shore, its prominence as an economic center has diminished and the City ranks 23 below regional, statewide and national indicators. The recent foreclosure situation poses a challenge to the city and could undermine the progress made in many of the inner-city neighborhoods that have been targeted by LHAND for revitalization. For instance, during 2007, 818 properties were in pre-foreclosure and 339 went to auction. Since January 2008, Lynn has seen an additional 502 homeowners facing foreclosure with 300 going to auction (figures from the Warren Group). ... approximately 80% are minority households. *City of Lynn Annual Action Plan City FY09*

<b>CHART IX Subsidized Housing Inventory (SHI) by Community</b>					
<b>NSHAG CORE Communities</b>	<b>Total Housing Units</b>	<b>Total SHI Units</b>	<b>SHI %</b>	<b>Units Affordable in Perpetuity</b>	<b>% SHI Affordable in Perpetuity</b>
<b>Salem</b>	18,103	2,309	12.8%	965	42%
<b>Beverly</b>	16,150	1,759	10.9%	876	50%
<b>Danvers</b>	9,712	884	9.1%	533	60%
<b>Peabody</b>	18,838	1,832	9.7%	507	28%
<b>Lynn</b>	34,569	7,109	20.9%	4,535	13%
<b>Gloucester</b>	12,997	944	7.3%	716	76%
<b>TOTALS</b>	<b>110,369</b>	<b>14,837</b>	<b>13.4%</b>	<b>8,132</b>	<b>55%</b>

There is a lack of financial and other kinds of short-term emergency supports for families at imminent risk of becoming homeless. These circumstances place low-income families at risk of becoming homeless with few options left to them, but to live in unhealthy and inappropriate conditions. Many families,

as a result, become homeless and are remaining homeless for longer periods of time.

The need for emergency housing has risen dramatically over the last 10 years. Currently all scattered site and congregate shelter spaces in our region are full. Waiting lists are long. The Department of Transitional Assistance has found it necessary, once again, to expand emergency shelter space at motels. There are currently 600+ families living in motels in Massachusetts and the length of stay for these families is estimated to be from three to five months.

Without a significant investment in affordable housing and subsidies, homelessness and the cost of shelter will continue to rise. The strategies outlined in the next chapters of this Plan seek to bring together existing resources with effective coordination and increases in resources to address these issues.

### III. Guiding Principles and Goals for our Plan

*Our overriding goal is to eradicate homelessness on the North Shore in 10 years. Following are the Guiding Principles for our Plan:*

- We wish to maintain and expand on existing networks. We will build on what we have, and bring in those that are not as engaged with us (e.g. public housing authorities, school systems).
- Prevention is key.
- Our plan must address family and individual homelessness.
- Serving homeless youth is a critical piece of our plan.
- Special populations must be highlighted for services; there is great need.
- In our experience, addressing multiple issues is required (e.g. mental health or substance abuse in addition to actual homelessness)
- Increasing the supply of permanent affordable housing and transitional housing resources (with services) is key.

*We have identified five core goals as follow:*

**Goal 1: Prevention and Assessment**—We must reach at risk populations earlier on with more prevention and pre-prevention services, and ensure that they are getting access to services.

**Goal 2. Supportive Housing and Housing First**—We must give people a place to stay coupled with a service plan and support to move rapidly into permanent housing, and increase access to places to stay with services.

**Goal 3. Increased Production**—We must facilitate the creation of more long term affordable housing, particularly for people at 60% of median income or below, on the North Shore, and increase access to long term affordable housing.

**Goal 4. Economic Stability**—Housing alone will not do it. We must continue to build our programs designed to increase people's incomes, and help them to find stable local employment, and we must increase access to programs.

**Goal 5. Public Education and Awareness**—We must increase public awareness of homelessness and the lack of permanent affordable housing on the North Shore, and engage people in finding local solutions to these problems.

## IV. Strategies and Action Steps

*For each of our five goals, we have identified strategies and action steps.*

<b>Goal 1: Prevention and Assessment—We must reach at risk populations earlier on with more prevention and pre prevention services, and ensure that they are getting access to services.</b>			
<b>Strategy</b>	<b>Action Steps</b>	<b>Time Frame</b>	<b>Key Partners</b>
<b>A. Coordinate prevention services</b>	<ul style="list-style-type: none"> <li>--Identify and bring together all homelessness prevention and related service providers.</li> <li>--Ensure that certain groups who are not yet engaged in the coalition are brought in (e.g. schools, public housing authorities, YM/WCAs, health centers).</li> <li>--Learn from and teach others what is working and what needs to be improved on around homelessness prevention.</li> <li>--Together clarify roles and agree on a coordinated structure for prevention going forward.</li> <li>--Develop a formal mechanism for referrals from one provider to another.</li> <li>--Connect prevention services with efforts underway to address foreclosure prevention.</li> </ul>	<ul style="list-style-type: none"> <li>Jan- Mar 2009</li> <li>February- April 2009</li> <li>January- April 2009</li> <li>April-May 2009</li> <li>May 2009</li> <li>May 2009 and ongoing</li> </ul>	NSCAP and Mass. Department of Transitional Assistance to take the lead here, with participation from Mass. Coalition for the Homeless, Catholic Charities, Action, Wellspring House, Neighborhood Legal Services, Housing Authorities, Salvation Army, Northeast Housing Court, Department of Children and Families, Department of Mental Health, North Shore Workforce Investment Board.
<b>B. Design an early and rapid response system, with clear access points, for people at risk of homelessness (Network Early Warning System)</b>	<ul style="list-style-type: none"> <li>--Have a lead agency coordinate the assessment process and teach others how to use the uniform assessment tool.</li> <li>--Introduce rapid re-housing, with quick assessments, little or no time in shelters, to housing with services.</li> <li>--Link rapid re-housing with tenant based rental assistance.</li> <li>--Work towards a uniform assessment structure.</li> <li>--Build a flexible fund of resources to preserve</li> </ul>	<ul style="list-style-type: none"> <li>April 2009 and ongoing</li> <li>May 2009 and ongoing</li> <li>June 2009 and ongoing</li> <li>July 2009</li> <li>February</li> </ul>	NSCAP and LHAND to take the lead here with participation from DTA, Mass. Coalition for the Homeless, Catholic Charities, Action, Wellspring House, Neighborhood Legal Services, Salvation Army.

	tenancies.	2009 and ongoing	
<b>C. Increase communication among providers of prevention services and others providing services to populations at risk</b>	<ul style="list-style-type: none"> <li>--Identify and publicize key access points to the Network Early Warning System (NEWS).</li> <li>-- Develop a secure, web based system for sharing assessments and referrals.</li> <li>--Build on the information portal that NSCAP is working on to create the North Shore Information Portal (NSHIP), an on line service directory.</li> <li>--Train volunteers in faith based institutions and Food Pantries, social workers in schools and health centers, and others in the identification of people at risk and where to go for assessment and referral to services.</li> <li>--Hire network coordinator.</li> <li>--Coordinate and hold meetings of the Network, its subcommittees, and its Leadership Council.</li> </ul>	<p>April 2009 and ongoing Feb 2009</p> <p>Feb- June 2009</p> <p>July/Aug 2009-ongoing</p> <p>Feb 2009 Feb 2009 and ongoing</p>	The Leadership Council, NSCAP and the Network Coordinator to take the lead here with participation from DTA, Mass Coalition for the Homeless, Catholic Charities, Action, Wellspring House, Neighborhood Legal Services, Salvation Army, faith based institutions, DMH, Department of Children and Families.
<b>D. Implement targeted approaches to non English speakers and others for whom there may be specific cultural, religious, linguistic or other barriers to access</b>	<ul style="list-style-type: none"> <li>--Identify primary barriers to access.</li> <li>--Identify specific media outlets and locations such as churches or clubs that targeted populations access.</li> <li>--Do multilingual ads on specific media outlets and post materials at key access points.</li> <li>--Train community people or religious leaders in identifying and referring people in need.</li> <li>--Investigate additional resources that are available and build on them (e.g.HAWC's contract for interpreter services on their phone line).</li> </ul>	<p>Mar 2009 Apr 2009</p> <p>May 2009 and ongoing June 2009 and ongoing</p> <p>June 2009 and ongoing</p>	NSCAP, Mass Coalition for the Homeless, Catholic Charities, Action, Wellspring House, Neighborhood Legal Services, Salvation Army. Outreach will be done to additional organizations.
<b>E. Bring services to consumers where they are</b>	--Identify locations where people are receiving other services, or are congregating, and bring written information regarding prevention services to those	May 2009 and ongoing	NEWS, Leadership Council, Network Coordinator, NSCAP, with participation from Mass

	<p>places.</p> <p>--Explore feasibility of mobile services van which takes services to key underserved locations.</p> <p>--Explore feasibility of transportation network that brings consumers for whom location is a barrier to services.</p>	<p>Sept 2009</p> <p>Sept-Dec 2009</p>	<p>Coalition for the Homeless, Catholic Charities, Action, Wellspring House, Neighborhood Legal Services, Salvation Army, Mass DTA, Department of Children and Families, Department of Mental Health, public libraries, schools.</p>
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<b>Goal 2. Supportive Housing and Housing First—We must give people a place to stay coupled with a service plan and support to move rapidly into permanent housing, and increase access to places to stay with services.</b>			
<b>Strategy</b>	<b>Action Steps</b>	<b>Time Frame</b>	<b>Key Partners</b>
<b>A. Increase the availability of supportive housing for homeless populations with particular service needs</b>	<ul style="list-style-type: none"> <li>--Convene shelter and transitional housing providers to identify gaps in service and what supports are needed to move to a supportive housing model.</li> <li>--Explore creating more supportive housing developments for young homeless teens following the model developed by Lynn Housing Authority.</li> <li>--Seek Section 8 vouchers to connect with supportive housing.</li> <li>--Have a flexible pool of emergency funds to secure new tenancies.</li> <li>--Create at least 50 additional supportive housing units for victims of domestic violence.</li> <li>--Strengthen links between service providers and supportive housing.</li> </ul>	<ul style="list-style-type: none"> <li>April 2009</li> <li>May 2009 and ongoing</li> <li>May 2009 and ongoing</li> <li>March 2009</li> <li>By end of 2014</li> <li>March 2009 and ongoing</li> </ul>	LHAND, SPIN, Citizens for Adequate Housing, Lynn Shelter, Emmaus, Gloucester Housing Authority, HAWC, DCF, Peabody substance abuse program, alternative school in Beverly.
<b>B. Implement a Housing First Model</b>	<ul style="list-style-type: none"> <li>--Convene providers to learn about Housing First models that are underway in our region (e.g. Salem, Lynn, Gloucester).</li> <li>--Develop at least one Housing First model of 50 units.</li> <li>--Streamline and coordinate regional voucher and subsidy procedures.</li> <li>--Link vouchers and case management to Housing First.</li> <li>--Look into prioritizing people in scattered site shelters for Housing First.</li> <li>--Link Housing First with family self sufficiency.</li> <li>--Look for links with Housing Authority match funds for savings towards homeownership.</li> </ul>	<ul style="list-style-type: none"> <li>June 2009 and ongoing</li> <li>By end of 2015</li> <li>By end of 2010</li> <li>2009-2010</li> <li>By end of 2010</li> <li>By end of 2010</li> <li>By end of 2010</li> </ul>	<p>LHAND, SPIN, Citizens for Adequate Housing, Lynn Shelter, Emmaus, NSCAP, Gloucester Housing Authority, HAWC, DCF, Peabody substance abuse program, alternative school in Beverly.</p> <p>Lynn Housing and Neighborhood Development will take the lead on working with housing authorities to streamline and</p>

			coordinate voucher and subsidy processes.
<b>C. Implement targeted approaches to non English speakers and others for whom there may be specific cultural, religious, linguistic or other barriers to learning about supportive housing and Housing First</b>	<ul style="list-style-type: none"> <li>--Identify primary barriers to access.</li> <li>--Identify specific media outlets and locations such as churches or clubs that targeted populations access.</li> <li>--Do multilingual ads on specific media outlets and post materials at key access points.</li> <li>--Train community people or religious leaders in identifying and referring people.</li> <li>--Investigate additional resources that are available and build on them (e.g. HAWC's contract for interpreter services on their phone line).</li> </ul>	<p>July 2009 and ongoing</p> <p>July 2009 and ongoing</p> <p>By Sept 2009</p> <p>By end of 2010</p>	<p>SPIN, Citizens for Adequate Housing, Lynn Shelter, Emmaus, Gloucester Housing Authority, HAWC, DCF, Peabody substance abuse program, alternative school in Beverly. Outreach will be done to immigrant support organizations.</p>
<b>D. Bring services to consumers where they are</b>	<ul style="list-style-type: none"> <li>--Identify locations where people are receiving other services and bring written information regarding supportive housing and Housing First services to those places.</li> <li>----Explore feasibility of transportation network that brings consumers for whom location is a barrier to supportive housing and Housing First resources.</li> </ul>	<p>July 2009 and ongoing</p> <p>Fall 2009 and ongoing</p>	<p>LHAND Lynn Shelter, NSCAP, Emmaus, Gloucester Housing Authority, HAWC, DCF, Peabody substance abuse program, alternative school in Beverly, DCF, DTA.</p>

<b>Goal 3. Increased Production—We must facilitate the creation of more long term affordable housing, particularly for people at 60% of median income or below, on the North Shore, and increase access to long term affordable housing.</b>			
<b>Strategy</b>	<b>Action Steps</b>	<b>Time Frame</b>	<b>Key Partners</b>
<b>A. Increase the supply of permanent affordable housing</b>	--Convene all public, private, and nonprofit producers and key funders to discuss production needs on the North Shore, and barriers to production (including examples of any projects turned down).	Spring 2009	Lynn Housing and Neighborhood Development and Beverly Affordable Housing Coalition take the lead; other key partners will include North Shore Housing Trust, Emmaus, Action, HOME Consortium, NSCAP Citizens for Adequate Housing, Salem Harbor CDC and YMCA.  North Shore Chamber of Commerce will play an important convening role with private sector partners.
	--Set production targets by community and for the region as a whole.	Fall 2009	
	--Identify existing financing resources.	Fall 2009	
	--Seek to identify creative new financing strategies and ways to purchase and hold properties for development.	Fall-winter 2009	
	--Inventory properties that exist and opportunities (e.g. foreclosure, soft market) to see what potential there is to acquire units.	Fall 2009-early 2010 and ongoing	
	--Secure more longer term rental subsidies.	By 2010	
	--Build bridges and partnerships with realtors, property owners, property manager, private developers and business leaders through roundtables and planning of collaborative strategies.	By 2010	
	--Develop an education campaign with local communities that are not producing affordable housing.	By 2010	
	--Explore with cities and towns incentives or tools to leverage increased development of housing for low and very low income households, building on local and other examples (e.g. Lynn Neighborhood Stabilization Fund, CPA).	2010 and ongoing	
	--Hold a forum on workforce housing for local employers.	2010	
--Explore a possible property clearinghouse for owners, tenants, and providers.	2011		
-- Produce at least 50 more units of permanent	By 2014		

	affordable housing for low and very low income households.		
<b>B. Build local capacity to produce larger projects with connections to services</b>	<ul style="list-style-type: none"> <li>--Assess capacity of local nonprofits, for profits, government agencies to produce larger projects.</li> <li>--Examine best practices in regional housing production from other regions in the state or elsewhere.</li> <li>--Explore partnerships or collaborations among local groups, or with groups from outside the region, to produce larger projects and to address regional needs.</li> <li>--Examine possible regional role for North Shore Housing Trust.</li> <li>--Investigate training opportunities to increase local production.</li> <li>--Seek and obtain funding for a pilot collaboration or training venture.</li> </ul>	<p>Fall 2009</p> <p>Fall 2009-early 2010</p> <p>2010 and ongoing</p> <p>2010</p> <p>2010 and ongoing</p> <p>By 2011</p>	Lynn Housing and Neighborhood Development, and Beverly Affordable Housing Coalition take the lead; other partners will include North Shore Housing Trust, Emmaus, Action, HOME Consortium, Citizens for Adequate Housing, Salem Harbor CDC and YMCA.
<b>C. Implement targeted approaches to non English speakers and others for whom there may be specific cultural, religious, linguistic or other barriers to learning about permanent housing resources</b>	<ul style="list-style-type: none"> <li>--Identify primary barriers to access.</li> <li>--Identify specific media outlets and locations such as churches or clubs that targeted populations access.</li> <li>--Do multilingual ads on specific media outlets and post materials at key access points.</li> <li>--Train community people or religious leaders in identifying and referring people.</li> <li>--Investigate additional resources that are available and build on them (e.g. HAWC's contract for interpreter services on their phone line).</li> </ul>	<p>Fall 2009</p> <p>Fall 2009</p> <p>Fall 2009 and ongoing</p> <p>Fall 2009 and ongoing</p> <p>By end of 2010</p>	Lynn Housing Authority and Beverly Affordable Housing Coalition, NSCAP take the lead; other partners will include North Shore Housing Trust, Emmaus, Action, HOME Consortium, Citizens for Adequate Housing, Salem Harbor CDC and YMCA. Outreach to immigrant support organizations
<b>D. Bring services to consumers where they are</b>	<ul style="list-style-type: none"> <li>--Identify locations where people are receiving other services and bring written information regarding permanent housing to those places.</li> <li>----Explore feasibility of transportation network that brings consumers for whom location is a barrier to</li> </ul>	<p>By fall 2009 and ongoing</p> <p>By fall 2009 and ongoing</p>	Lynn Housing Authority and Beverly Affordable Housing Coalition take the lead; other partners will include North Shore

	permanent housing.		Housing Trust, Emmaus, Action, HOME Consortium, Citizens for Adequate Housing, Salem Harbor CDC and YMCA.
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**Goal 4. Economic Stability—Housing alone will not do it. We must continue to build our education and job training programs, and other programs designed to increase people’s incomes, and help them to find stable local employment, and we must increase access to programs.**

<b>Strategy</b>	<b>Action Steps</b>	<b>Time Frame</b>	<b>Key Partners</b>
<b>A. Strengthen our network of education and training programs</b>	<ul style="list-style-type: none"> <li>--Map the network of education and training programs and their connections to homelessness prevention.</li> <li>--Identify gaps.</li> <li>--Increase services in particular areas (ESOL, remedial education for high school grads).</li> <li>--Encourage further partnerships (e.g. NSCAP, NSCC, other area schools and businesses, Workforce Investment Board).</li> </ul>	<ul style="list-style-type: none"> <li>Start by Dec 2009</li> <li>2009-2010</li> <li>2010 and ongoing</li> <li>2010 and ongoing</li> </ul>	North Shore Community College , North Shore Adult Education Partnership and North Shore Workforce Investment Board will be key; also, Mass Rehab, Wellspring, Action.
<b>B. Strengthen our network of budgeting and savings and income maximization programs</b>	<ul style="list-style-type: none"> <li>--Map the network of budgeting and savings, and income maximization programs and their connections to supporting people who are homeless or at risk.</li> <li>--Identify gaps and opportunities to link programs (e.g. bank programs and programs at local nonprofits, rental subsidies and fuel subsidies).</li> <li>--Explore opportunities to expand towards more savings/IDA type programs to meet particular needs (e.g. homeownership, car purchase).</li> <li>--Encourage partnerships and collaborations among programs.</li> </ul>	<ul style="list-style-type: none"> <li>Start by Dec 2009</li> <li>2009-2010</li> <li>2010 and ongoing</li> <li>2010 and ongoing</li> </ul>	NSCAP, Housing Authorities; Catholic Charities; Family Self Sufficiency in Salem.
<b>C. Implement targeted approaches to non English speakers and others for whom there may be specific cultural, religious, linguistic or other barriers to</b>	<ul style="list-style-type: none"> <li>--Identify primary barriers to access.</li> <li>--Identify specific media outlets and locations such as churches or clubs that targeted populations access.</li> <li>--Do multilingual ads on specific media outlets and post materials at key access points.</li> <li>--Train community people or religious leaders in identifying and referring people.</li> </ul>	<ul style="list-style-type: none"> <li>By early 2010</li> <li>By early 2010</li> <li>Early 2010 and ongoing</li> <li>Early 2010 and ongoing</li> </ul>	NSCAP /North Shore Adult Education Partnership, North Shore Community College, Mass Rehab, Wellspring, Action, Housing Authorities; Catholic Charities; Family

<b>learning about economic stability programs</b>	--Investigate additional resources that are available and build on them (e.g.HAWC's contract for interpreter services on their phone line).	2010	Self Sufficiency in Salem.
<b>D. Bring services to consumers where they are</b>	<p>--Identify locations where people are receiving other services and bring written information regarding economic stability programs to those places.</p> <p>----Explore feasibility of transportation network that brings consumers for whom location is a barrier to economic stability programs.</p>	<p>2010 and ongoing</p> <p>2010 and ongoing</p>	<p>Leadership Council, North Shore Adult Education Partnership will be key; also North Shore Community College, Mass Rehab, Wellspring, Action, Housing Authorities; Catholic Charities; Family Self Sufficiency in Salem.</p>

<b>Goal 5. Public Education and Awareness—We must increase public awareness of homelessness and the lack of permanent affordable housing on the North Shore, and engage people in finding local solutions to these problems.</b>			
<b>Strategy</b>	<b>Action Steps</b>	<b>Time Frame</b>	<b>Key Partners</b>
<b>A. Develop a community education strategy and outreach</b>	<ul style="list-style-type: none"> <li>--Quantify the needs for permanent housing for low and moderate income people on the North Shore.</li> <li>--Publicize these needs in the local media.</li> <li>--Launch a “What You Can Do to Help” campaign that draws more people in (as volunteers, financial supporters, etc), together with local pr agencies, local cable, and other media outlets and local and statewide resources.</li> </ul>	<ul style="list-style-type: none"> <li>Fall 2009</li> <li>Winter 2009 and ongoing</li> <li>By 2010</li> </ul>	Leadership Council, North Shore Community College (Public Policy Institute), North Shore United Way, CHAPA, North Shore Housing Trust.
<b>B. Develop a legislative strategy</b>	<ul style="list-style-type: none"> <li>--Develop an advocacy coalition among local providers and consumers.</li> <li>--Designate a lead advocacy group.</li> <li>--Lead group produces regular legislative alerts so that all can advocate for critical subsidy or program needs.</li> <li>--Group representatives meet regularly with local legislators to inform them of critical homelessness prevention needs and progress on this plan.</li> <li>--Group advocates for more resources for prevention, crisis intervention, and permanent housing solutions.</li> <li>--Group publicizes the legislative efforts in local media outlets.</li> </ul>	<ul style="list-style-type: none"> <li>By fall 2009</li> <li>By fall 2009</li> <li>Winter 2009 and ongoing</li> <li>Winter 2009 and ongoing</li> <li>Winter 2009 and ongoing</li> <li>Early 2010 and ongoing</li> </ul>	Leadership Council, North Shore Community College, NSCAP North Shore, North Shore Chamber of Commerce, United Way, CHAPA, North Shore Housing Trust.
<b>C. Increase general information on homelessness prevention and housing supports that is available to local community residents of</b>	<ul style="list-style-type: none"> <li>--Develop and publicize a web site/information portal for consumers (build on the work that NSCAP is beginning).</li> <li>--Develop and distribute simple written and pictorial materials (poster or resource guide).</li> <li>--Launch an informational and educational campaign</li> </ul>	<ul style="list-style-type: none"> <li>By 2010</li> <li>By 2010</li> <li>By 2010</li> </ul>	Leadership Council, NSCAP, WIB, City of Peabody, North Shore United Way, CHAPA, North Shore Housing Trust.

<b>all ages</b>	on local radio, cable TV, possibly on youtube.com (see “What You Can Do” above) with public service announcements and multilingual access.		
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## V. Inventory of Existing Resources

*In a series of facilitated conversations, we identified the following North Shore programs that are meeting some of the needs identified in this plan. Challenges and shortcomings of existing programs were also identified.*

### I. Prevention Programs

#### *What programs do we have?*

School youth prevention education (HAWC)  
Community outreach (most agencies who are part of plan)  
Catholic Charities (funds for arrearages)  
Beverly Bootstraps (funds for arrearages)  
Lynn Community Connections, DCF  
Community Health Centers, Hospitals  
Legal advocacy/restraining orders (HAWC)  
HAP (NSCAP)  
Legal representation/mediation at Housing Court (NSCAP)  
Lynn Economic Opportunity  
Mass. Coalition for Homeless (Lynn)  
Homeless Youth liaison at schools (McKinney funded)  
Wellspring House Homeless Prevention Fund

#### *Who do they serve?*

youth  
families, individuals  
families, individuals  
families, individuals  
families and children  
families, children, elders  
families  
families, individuals  
tenants at risk (NTQ, evic.)  
families, individuals  
families, individuals  
youth  
families

#### *Who is most at risk?*

- people who get eviction notices
- people who get notices to quit
- people who get verbal notice from landlord
- people with severe economic difficulties (e.g. owe on lots of other bills)
- victims of domestic violence
- people paying greater than 50% of their income in rent
- people doubled or tripled up/living with others

- elders, especially those with medical issues, frail health
- people with mental health issues
- people with addiction problems, including youth
- homeless youth
- immigrants
- returning veterans
- people coming out of prison

***What are the issues with our current programs?***

- not enough money for these programs and for people who need it
- geographic boundaries of some programs
- population limitations of some programs (youth age out of certain programs, elders, disabled don't qualify)
- timing issues—when people contact us, it's too late, or we can't get them what they need quickly enough
- transportation to programs
- don't know our partners well enough
- lack of information/need a place for people to reach out to and take the step—a website, flyers, a drop in center, accessible resources --need multilingual communication
- need mobile outreach/street work
- maybe connect with the North Shore Medical Services van
- maybe reach people at churches where feed people
- need a hook to reach people before the crisis
- school system homeless liaisons are not proactive, mostly focused on compliance; youth don't have confidence in them
- not enough political leadership, especially for youth related programs; DCF and school system leaders need to talk to each other more-DESE and DCF workers are coming together but it takes time

**II. Housing Search Services**

***What programs do we have?***

HAWC program for domestic violence  
Bev. Bootstraps outreach  
LEO  
NSCAP

***Who do they serve?***

clients victims leaving due to domestic violence  
Beverly/Manchester  
families, individuals  
families, individuals

***What are the issues with our current programs?***

- good service but not enough housing that is affordable and not enough subsidies
- we have to advocate for people with the housing authorities
- people need to fill out many applications before they actually get subsidized housing
- programs have geographic limits (Danvers for example has a lack of services)
- there is not enough money to do this work well, and it's very labor intensive
- transportation— lack of adequate public transportation, owning a car is expensive

- child care for participants
- some of the subsidies we receive are short term subsidies (e.g. one year subsidies for domestic violence); need long term subsidies
- takes years to help people get educated or trained so they can secure wages sufficient to support market rate housing
- state funding mostly focuses on families; youth including those with addictions, elderly couples, people with disabilities have great needs

### III. Financial Benefits and Savings Programs

#### *What programs do we have?*

Individual development accounts (NSCAP, Beverly Bootstraps)

Financial literacy programs (NSCAP Money Smart at NSCC, Catholic Charities)

VITA tax site EITC, TEC

-Community Credit Union, Lynn

-Eastern Bank, Lynn

-Representative payee (NSCAP, LSA)

#### *Who do they serve?*

families

families

families, individuals, elders

families, individuals

families, individuals

families, individuals

#### *What are the issues with our current programs?*

- programs are labor intensive
- programs are not funded or underfunded
- we are filling a mental health system gap; DMH is not doing enough, restricted system
- need more representative payee support
- some people can't qualify for services, even though that would help them
- need credit repair programs (Neighborhood Legal Services does some, but limited; only people with legal issues)
- getting people to services and getting them there in time; giving people hope and empowerment with longer term services while also addressing short term needs
- IDA programs now don't allow savings for a car; that was really useful, achievable, and immediate for our clients when it was allowed
- need more related education programs (e.g. on predatory lending, on spending, on tax preparation)
- need to expand our VITA tax program (large demand)

#### **IV. Education and Training Programs**

##### ***What programs do we have?***

CAEP  
Lynn Operation Bootstraps  
GED (NSCC, NSCAP, Catholic Charities, Wellspring  
ESOL (NSCC, NSCAP,  
Parenting and Fathers program (Catholic Charities)  
Career Centers (Workforce Investment Board)  
NSCC adult ed, WIT, CCC, etc  
Wellspring House Foundations  
Action Medical Assistant Program  
Transition to Work (NSCAP)  
Preparation for Work (HAWC)  
Salem Cyberspace (NSCAP) computer training  
NSCC-TRIO  
Upward Bound (NSCC)  
Nurturing Parenting Program  
Mass Rehab  
Training Resources for America  
Wellspring House Medi-clerk training  
Wellspring House- One Family Scholar program

##### ***Who do they serve?***

youth  
Individuals, families  
adults  
  
families  
adults, teens  
nontraditional students  
adult women  
adults  
adults  
women (domestic violence)  
adults, youth  
youth  
youth  
families and children  
adults  
adults  
adults  
women

##### ***What are the issues with our current programs?***

- long waiting lists for free services (ESOL/GED)
- funding issues/match requirements of some programs
- human service jobs don't pay well, even though there are tuition reimbursement opportunities;
- people end up working more than one job and cannot come to class

## V. Counseling Services

### *What programs do we have?*

Health and Education Services  
Children's Friends and Family Services  
Center for Addictive Behavior  
Catholic Charities North  
North Shore Medical Center  
Jeanne Geiger Crisis Center  
South Bay Mental Health  
HAWC trauma recovery  
Lynn Community Mental Health Center  
VA counseling  
batterer intervention programs (judges refer voluntarily)  
Wellspring House Parent Mentoring Program

### *Who do they serve?*

youth, adults, families  
youth, adults, families  
youth, adults, families  
youth, adults, families  
families and children  
victims of domestic violence  
shelters, schools, homes  
domestic violence victims and kids  
adults (multi-lingual)  
veterans  
families  
families

### *What are the issues with our current programs?*

- lack of insurance
- linguistically and culturally appropriate services (Spanish particularly needed)
- waiting lists
- not enough programs
- not enough outreach
- people have dual diagnoses
- not enough substance abuse services
- transportation to programs
- stigma
- judges don't refer
- cost to batterer

## **VI. Youth Service Programs**

### ***What programs do we have?***

North Shore Recovery High School  
Youth Violence Prevention (HAWC)  
Parent/Child trauma recovery (HAWC)  
Homeless Liaisons at schools  
Job Training (Catholic Charities)  
Action Compass (night high school) 16-21 years old  
Teen Mentoring (Wellspring)  
Pathways—teen parenting support program  
Salem Cyberspace (NSCAP)  
First Jobs (Career Centers)

### ***What are the issues with our current programs?***

- teens don't call; they use the web; may use tear off sheets on flyers
- need to go out on street; tell people
- in general youth are underserved; need more high school age support
- need a Youth Build program on the North Shore
- schools don't have enough support for homeless kids;
- need to support homeless kids and kids in homeless families
- unaccompanied minors (40-50 kids at Peabody High are not living at home)
- youth age out of DCF system

## **VII. Other Service Programs**

### ***What programs do we have?***

medical services e.g. Lynn Community  
Health Center (prevention)  
daycare assistance  
legal advocacy (HAWC, Neighborhood Legal Services)  
discharge services (veterans, Dept. of Corrections, Mental Health)

immigration services  
child care (Catholic Charities)  
healthy families (Catholic Charities) first time parents under 20  
elder services  
father support services (Catholic Charities)

## VIII. Shelters

### *What programs do we have?*

HAWC  
Bridge House  
Safe Recovery  
Action  
Wellspring  
River House  
Inn Between & Inn Transition  
NSCAP scattered sites  
Lynn Shelter Association.

### *Who do they serve?*

adults/kids/domestic violence victims  
families and children  
mothers/kids/domestic violence/subs. abuse  
individuals—men/women  
families  
men/women  
families/families in recovery  
families  
individuals

### *What are the issues with our current programs?*

- lack of beds especially in winter (example: HAWC turns away 3 out of 4 who call)
- families are placed out of the region
- eligibility for emergency assistance is a huge issue (credit, CORI, eviction from public housing)
- access/due process
- NIMBY attitudes

## IX. Transitional Housing

### *What programs do we have?*

scattered site apartment assistance (HAWC)  
Transitions (LSA)  
Inn Transition  
Beverly Bootstraps/Clearpoint Horizons  
SPIN  
Starr Program  
River House SROs (NSCAP)  
Taking Care of Business

### *Who do they serve?*

victims of domestic violence  
individuals  
families  
families  
teen parents  
youth  
adults  
families

***What are the issues with our current programs?***

Not nearly enough transitional housing to meet the needs. Many people in need of transitional housing are in the emergency shelter system.

**X. First Time Homebuyer Programs**

***What programs do we have?***

- Habitat for Humanity North Shore
- First Time Home Buyer programs available in all six communities
- First Time Home Buyer programs also available through  
Mass. Housing  
Salem Harbor CDC  
Lynn Housing Authority  
Wellspring

***What are the issues with our current programs?***

- communication—people don't know about what programs are available
- need multilingual information/access
- need mobile outreach
- need street work
- need a hook or a crisis to bring people in

**XI. Public and Private Subsidized Housing**

***What programs do we have?***

Beverly Affordable Housing Coalition  
Salem Harbor CDC  
YMCA  
Lynn Housing Authority  
Metropolitan Boston Housing Partnership  
Local Housing Authorities  
Communities Land Trust  
Apple Village

***Who do they serve?***

Beverly low, moderate income households  
Salem low, moderate income households  
Beverly, Gloucester, Haverhill, Ipswich  
Lynn low, mod income households  
Boston, surrounding areas  
families, individuals, elders, disabled  
Peabody families  
families/elders

Jaclyn Towers  
Fairweather Apts  
Turtle Creek/Turtle Woods  
Salem Heights  
Pequot Highlands  
Harborlight House  
LEO housing  
North Shore Elder Services  
Wellspring

elders  
elders  
elders  
families  
families  
elders—assisted living  
individuals  
elder housing  
families, individuals

***What are the issues with our current programs?***

- CORI and credit check reviews at housing authorities
- need to improve relationships with housing authorities
- need deeper subsidies
- not enough nonprofit developers or good for profit developers on the North Shore
- need more units for youth in our towns
- want no or very low cost units for people below 60% of median income
- need units with services attached/maybe some congregate housing

**XII. Market Rate Housing**

***What programs do we have?***

Assistance for victims of DV(HAWC)  
Perkins Property  
Darmel Realty  
NE Realty

## VI. List of Participants in this Process

*Thanks to all who participated in the development, and have committed to the implementation of this Plan. Participants are listed below. If we've left someone out inadvertently, we apologize.*

Rev. Joel Anderle, Covenant Community Church  
Linda Anderson-Mercier, River House Emergency Shelter and Safe Haven  
Kate Benashski\*, River House  
Samia Botros, TD Banknorth  
C. Milton Burnett, Superintendent, Peabody Public Schools  
Wayne Burton\*, President, North Shore Community College  
Rev. Joyce Caggiano, St. Paul's Episcopal Church  
Donna Cahill\*, Transitions, formerly homeless  
Margo Casey\*, North Shore United Way  
Sheila Casey, Neighborhood Legal Services  
Claudia Chuber, property owner  
Norm Cole\*, Lynn Housing and Neighborhood Development  
Mary Ellen Connolly, Lynn Public Schools  
Michael Costello, Cape Ann Chamber of Commerce  
Mark Cote\*, Salem Mission  
Nancy Crowder\*, Citizens for Adequate Housing  
Susan Davison, Turning Point  
Andrew DeFranza, First Baptist Property Management  
Designee\*, Department of Children and Families  
William Dugan, Gloucester Housing Authority  
Tony Dunn, E-Team Machinist Job Training Program  
Tatiana Espinal, North Shore Community Action Programs  
Sean Fitzgerald\*, Mayor's Office, City of Peabody  
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Ellen Galligan\*, Catholic Charities North  
Sara Gindel, Catholic Charities  
Brian Gregory, Boston Private Bank and Trust

Lisa Greene, North Shore Continuum of Care  
Lisa Griffin, Department of Transitional Assistance  
Fred Hammdorff, Department of Mental Health  
Heather Hildebrand\*, Serving People in Need  
Elizabeth Hogan\*, North Shore Community Action Programs  
Kevin Hurley\*, North Shore HOME Consortium  
Marilyn Jarvis, North Shore Association of Realtors  
Andrea Jones, Beverly Bootstraps  
Diana Kerry, North Shore Community College Public Policy Institute  
Rabbi David Klatzer, Temple Ner Tamid  
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Mayor's Office\*, City of Gloucester  
Mayor's Office\*, City of Lynn  
Mayor's Office\*, City of Salem  
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Bob McHugh, North Shore Community Action Programs  
Maggie Meffin, Action, Inc  
Grace Mocerri, Taking Care of Business  
Mickey Northcutt\*, Beverly Affordable Housing Coalition  
President's designee\*, North Shore Chamber of Commerce  
Debbie Nutter, Caleb Foundation

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Donald Preston\*, Habitat for Humanity North Shore  
John Ratka, Veterans Northeast  
Ronna Resnick\*, Action, Inc.  
Marjorie St. Paul, Lynn Shelter Association  
Mary Sarris, North Shore Workforce Investment Board  
and Career Centers, and Department of Children and Families  
Ann Silverman, Consultant  
Stella Mae Stevens, We Care About Homes  
William Tinti, Esq, Tinti, Quinn, Grover and Frey

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Jonathan Vogt, Eastern Bank, South Bay Mental Health  
Candace Waldron\*, Help for Abused Women and Children  
(HAWC)  
Tom Walsh, Danvers Public Schools  
Michael Whelan\*, Salem Harbor Community Development  
Corporation  
Nicky Whittaker, HAWC

**\* Leadership Council member**