

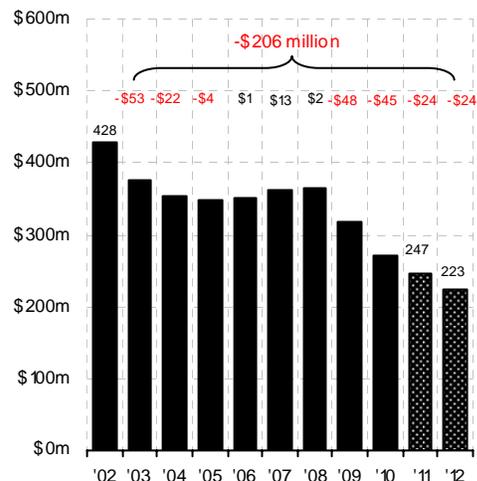
Executive Summary

INTRODUCTION

The Fiscal Year 2012 (FY12) budget continues to move the City forward in the face of significant fiscal challenges. Rising health care costs, the end of American Recovery and Reinvestment Act (ARRA) funding, and less than optimistic budget forecasts at the state and federal levels all contributed to the need for careful decision making. The FY12 budget development process resulted in difficult, but sound choices, particularly in the area of education, that will allow the City to improve the delivery of services to the citizens of Boston and sustain those services in the years to come. In an effort to help ensure that sustainability, the budget was also formulated with less reliance on reserves and other nonrecurring revenues.

The FY12 budget reflects several decisions that were made involving how we use our physical assets. The results of those decisions can be seen in the School Department, where some buildings will be closed, merged or repurposed and in Boston Centers for Youth & Families, where the second phase of the department's reorganization and collaboration with external partners will begin. In the area of education, there is also a fundamental shift in how funds are allocated to schools – by funding students, not buildings. All of these efforts will allow the City to continue to be successful in improving the delivery of services despite a challenging economic climate.

The FY12 budget totals \$2.395 billion and represents an increase of \$67.04 million or 2.9 percent over the FY11 budget, when a one-time payment of \$82.0 million to the Pension Fund in FY11 is excluded for comparison purposes. The source of funding for the pension payment was also one time – a reserve set aside in FY03 to recognize the liability associated with an early retirement incentive combined with prior years county deeds excise revenue pledged to fund the City's pension obligations for county employees retiring before January 1, 2010.



Net State Aid
FY02 - FY2

The decision to make the payment in FY11 was one of two pension decisions made with FY12 and beyond in mind. The City's legal requirement to update its pension schedule resulted in a new pension schedule that recognized the large asset losses that occurred in 2008. The City decided to extend the pension schedule by two years. This schedule extension, along with the additional payment in FY11, helped lower the amounts required to fund the annual pension liability. Without those actions the schedule would have required a significant jump in the amount needed for FY12 and beyond.

Property taxes, the City's largest source of revenue, as well as hotel, meals and other excise tax revenue are the main contributors to the overall growth. The City's second largest source of revenue, state aid from the Commonwealth of Massachusetts, when combined with state assessments, is expected to decline by more than \$24.35 million from FY11 budgeted levels. The City remains committed to providing core city services in a safe environment for all of our residents and businesses as well as those who

come to visit our city. This budget provides the resources necessary to fulfill that commitment.

This FY12 budget also supports and improves our neighborhood assets. The Five-Year Capital Plan FY12-16 totals \$1.7 billion and includes \$168.7 million in new FY12 project authorizations. Highlights include renovations at schools, libraries and community centers, improved recreation opportunities and significant investment in technology initiatives and infrastructure. The capital plan's theme, Cities are Neighborhoods (CAN), recognizes that the City draws its core strength from its neighborhoods. The results of the "Together We CAN" capital investment campaign are visible in every neighborhood.

Change in Resources and Expenditures

Available revenues provide the basis for planning the FY12 appropriations and fixed costs. The FY12 budget reflects a revenue increase of \$67.04 million or 2.9 percent when FY11 is adjusted for the one time revenues described above. There are only two substantial sources of FY12 recurring revenue growth - the property tax and excise taxes. Property tax, the City's largest revenue source, reflects a 4.4 percent net increase. The FY12 budget will also use \$30 million of budgetary fund balance (reserves) to support the majority of an appropriation for Other Post Employment Benefits (OPEB).

As stated previously, net state aid, defined as state aid combined with the charter school tuition assessment and other assessments, is currently projected to decrease in FY12 by over \$24.35 million. The expected decrease in net state aid perpetuates the loss incurred over the last ten years (Figure 1) now estimated to be over \$205 million. Although its share of total general fund revenue continues to decline, state aid is still the second largest source of revenue for the City and therefore plays a critical role in determining available resources.

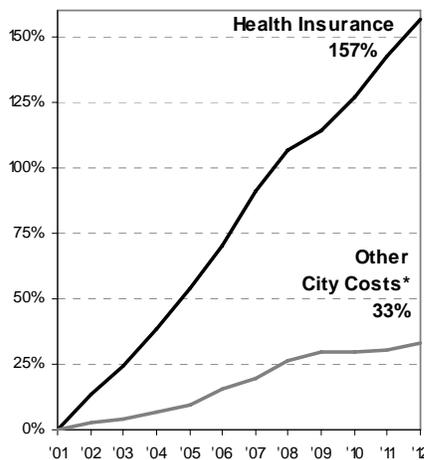
Excise taxes are projected to increase by 25.2 percent in the FY12 budget. The local option meals tax, implemented October 1, 2009, will produce its first full year of revenue in FY11. FY11 receipts are expected to exceed the budgeted amount. Receipts from the hotel tax are projected to have a substantial increase in FY12; a

significant portion of the increase is due to the City's ability to direct more revenue to the general fund as a result of refinancing the remaining debt associated with the Boston Convention Center. Hotel tax revenue from rooms built after July, 1997 is first used to pay the debt on the convention center; the convention center debt requirement has been reduced as a result of the refinancing.

Interest on investments is not projected to decrease from the FY11 budgeted level based on the expected level of prevailing short-term interest rates.

On the expenditure side, the FY12 budget reflects a 0.9 percent or \$14.5 million increase in departmental appropriations (excluding Health Insurance and OPEB) and a 8.9 percent or \$35.2 million increase in fixed costs (pensions, debt service, state assessments and Suffolk County) after adjusting FY11 for the one time pension payment.

In FY12 the City has budgeted nearly \$315 million for health insurance premiums for city employees and retirees – over 13 percent of the total City budget. Similar to other Massachusetts communities, Boston's health insurance costs have more than doubled over the last decade, compared to other City costs, which increased by about 33 percent over the same period (See Figure 2). The Summary Budget chapter of this volume describes some of the successes the City and the State have had subsequent to the passage of this budget that



*Adjusted for FY10 accounting change and FY11 one-time extraordinary pension payment.

Eleven Year Cost Increases

FY01 - FY12

Figure 2

will result in savings in FY12 and beyond. The FY12 budget also includes an appropriation of \$35 million to the Other Post Employment Benefits Liability Trust Fund.

Although not general fund revenue, \$21 million in federal funding from the American Recovery and Reinvestment Act (ARRA) which was used for personnel retention and programming in the Boston Public Schools will not be available in FY12. The Police Department will use approximately \$4 million from the fourth year of ARRA – Cops Hiring Recovery Program funding to support the salaries of 50 police officers. It should be noted that this expense will have to be absorbed in the general fund in FY13 as required by the terms of the grant.

With salaries and health benefits representing approximately 74 percent of the City's operating budget appropriations, it is important to manage the level of the City's workforce. Through controlled hiring and attrition the City continues to keep employee levels down overall. The City's workforce was down 1,345, or approximately 8 percent, full-time equivalents between January 2002 and January 2011. In FY12, general fund FTEs are projected to decline by 153. (Figure 3).

A more detailed discussion of the City's revenues and expenditures can be found in the Summary Budget and Revenue Estimates and Analysis chapters of this volume.

Boston's Economic Climate

The economic climate of the City is one of steady improvement among some persistent structural issues.

Although Boston and Massachusetts did fare better in the recent recession than many other cities and states, there are still obstacles to overcome in moving to a stronger and more sustainable economic recovery – namely, historically high unemployment rates and a weak housing market.

Unemployment in both the City and the state has been improving since late 2009 and early 2010, respectively, but rates of joblessness still remain elevated and may impede economic growth over the longer term. Foreclosures in the City housing market, although easing considerably since their peak in fiscal 2008, also remain elevated and therefore limit the growth in sales of existing

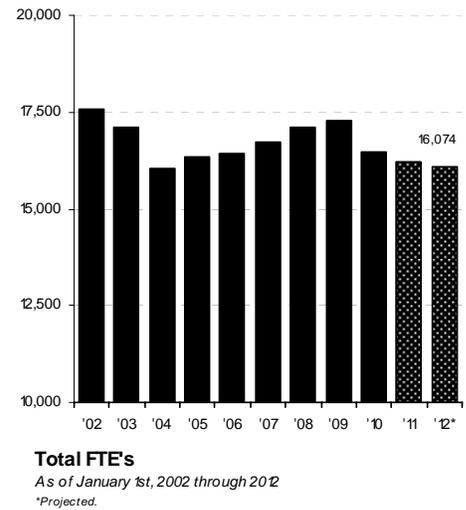


Figure 3

homes, construction of new housing units and home prices overall.

State tax revenues have grown in both the fiscal 2011 and proposed 2012 budgets. Current receipts in fiscal 2011 are exceeding expectations in areas like income tax withholding on wages and bonuses – a positive sign of increased employment and wages. While the state is still grappling with a structural deficit of approximately \$1.5 billion from the loss of stimulus dollars and the use of other one-time funds, the outlook is improving.

Boston's comparatively restrictive property tax-based revenue structure helped mitigate the impact of an immediate economic shock to its revenues. But, due to the lagging nature of this revenue source, future growth is likely to be subdued until new growth from development returns. Excises taxes, the City revenues most sensitive to current economic conditions, continue to improve with robust hotel activity, meals tax collections and improving auto sales.

As Boston generates nearly one-quarter of Massachusetts' economic output, the City will be a necessary part of the economic recovery of the state.

Long-Term Financial Outlook

A history of balanced budgets, prudent fiscal policies and a conservatively structured debt profile continue to serve the City well. The City's strong and proactive management strategies have been recognized by the credit markets over the past several years. In March 2011, Standard and Poor's and Moody's Investors Service reaffirmed

Boston's AA+ and Aaa ratings. A bond rating is a statement of credit quality and is analyzed when determining the interest rate that should be paid for a municipality's bonds. A higher bond rating translates into lower interest rates and real dollar savings for the City.

The high priority City management places on carefully implementing sound fiscal policies and continuing to exercise strong fiscal discipline ensures the City's ability to preserve budgetary balance and maintain essential services.

***FY 2012 BUDGET PRIORITIES:
COMMON GOALS, UNCOMMON RESULTS***

Partnerships, both internal and external, enhance the foundation of the City of Boston's FY12 budget. These collaborations – across agencies, with the community, and in partnership with private and nonprofit organizations – are evident throughout the budget. Just as careful decision making during the recession helped position the City for future growth, a renewed emphasis on collaboration sets the City up for continued success as Boston emerges from the downturn and in the years to come. The strong partnerships we form now will have a deep and lasting impact.

True collaboration will help the city navigate what will remain rough waters in FY12. Despite an extremely challenging economic climate, Boston has not only managed through these difficult times but also set the stage for a strong recovery. The City's Aaa bond rating, the highest investment grade rating given, affirms this stewardship. However, challenges still loom. Faced with rising healthcare costs, the end of funding from the American Recovery and Reinvestment Act, and bleak budget forecasts at the state and federal level, this year's municipal budget necessitates creative partnerships that deliver better than ever for Boston's residents. Common goals, uncommon results.

Strong partnerships will further the City's "Shared Innovation" agenda, with a particular emphasis on:

- Jobs & economic recovery shared widely
- Safe streets across the city

- Quality & choice in education for all families
- All neighborhoods healthier and greener

Some of these new collaborations are highlighted here:

Collaborating – Together with Non-Profits

Boston Summer Learning Project

Boston Public Schools will partner with Boston After School & Beyond to expand summer opportunities that prevent summer learning loss. 1,500 students will have access to student-centered, school-aligned, results-focused opportunities. All age groups and locations will experience integrated enrichment, academic, and skills development programs. The City's FY12 budget provides additional funding for Boston After School & Beyond and The Boston Opportunity Agenda, a collaborative that includes the City of Boston and the city's leading charities and foundations, which will provide funding and strategic support for the Summer Learning Project.

PACT Services Initiative

In FY12, the Boston Public Health Commission (BPHC) will add to the Partners Advancing Communities Together (PACT) program with the PACT Services Initiative. This will enhance safety and access to opportunities for youth most at risk of being victims or perpetrators of gun violence. BPHC will partner with the Boston Streetworker Program, the Violence Intervention Advocacy Program, Youth Options Unlimited, and Youth Connect to engage these young people with the appropriate human service agencies. PACT was launched last summer to better coordinate law enforcement and human services agencies in countering and preventing youth violence. To date, 123 of the 240 PACT-identified youth are engaged with a trusted adult to receive education, employment, and legal services, among other resources.

Re-creating Recreation

Boston Centers for Youth & Families will partner with local and national non-profits to create a recreation "hub" for the City of Boston. BCYF's

recreation division will establish a new headquarters at Madison Park Community Center. This re-purposed facility will serve as an incubator for the development of new recreation, sports and fitness programs, which will then be scaled across the City. Non-profits will be invited to model best practices and offer technical assistance to new and existing community-based programs. The Rec-Hub will host professional development and training opportunities for all youth-serving organizations in the areas of sport-based youth development, youth sport coaching, fitness, health, and wellness.

Backpack Apps

Boston was chosen as one of five pilot cities to partner with Code for America to develop a suite of education apps for Boston's students. These could include new tools such as school-bus schedule apps and text-based homework reminders. Code for America is a highly selective new program that enlists the brightest minds of the technology industry into public service to help solve challenges in government.

LIFTing Families

In collaboration with LIFT, the City will work one-on-one with families to provide non-academic supports to parent and students. LIFT works to combat poverty, and with city partners will help clients find jobs, secure housing, access public benefits, and obtain referral assistance for food, healthcare, training, and other supports. These efforts, housed within the Vine Street Community Center, will be focused on families of at-risk students as part of the City's Circle of Promise initiative.

Maximizing Grant Opportunities

The City of Boston's many innovative programs attract interest from potential non-profit partners and funders across the country. The Mayor has asked for the completion of a grant inventory for FY12 that identifies all the local and national opportunities in order to attract additional funding to Boston and its neighborhoods. This inventory will be the platform for additional, coordinated grant-seeking by city agencies to support new programs and scale successful ones.

Collaborating – Public-Private Partnerships

The Dudley Plan: Public Purpose, Private Expertise

Through a unique public-private partnership, the site of the former Ferdinand's Furniture building in Dudley Square will be redeveloped as the new headquarters of the Boston Public Schools. The City will make a request for proposals from firms to provide advice and expertise and attract suitable retail tenants. With plans to break ground in 2012, the new BPS headquarters will bring staff closer to the 56,000 students they serve and their families. Once complete, the project will help revitalize Dudley Square and unlock the potential of surrounding parcels to create a new gateway to the neighborhood.

As part of the Dudley Plan, the City will also undertake the first realignment of its building portfolio in decades, divesting of outdated buildings and reducing the number of administrative offices to lower operating and maintenance costs.

Collaborating across Industries

Partnering with landlords and developers, Boston will bolster the waterfront's attraction to entrepreneurs and research based companies. In FY12, the new Innovation Center will be completed in the Innovation District as a home for companies to convene, meet, exhibit, and network across several sectors. Additional incubators and accelerators will come online, and ground will break on new developments that will house research, lab, and start-up space as well as new innovative co-housing. In its first year, the Innovation District attracted 30 new businesses that brought over 1,100 employees to the area.

Boston's First BID

City agencies will partner with private landlords and tenants in Boston's first Business Improvement District (BID). The Downtown BID will supplement services already provided by the City of Boston in order to enhance the downtown area for businesses, residents, and visitors. BID services will be wide-ranging, including ambassadors to assist visitors, promotion and marketing of the district, landscaping improvements and better upkeep, and business development support. The partnership will help

advance the revitalization of Downtown Crossing, which has recently benefitted from dozens of new businesses and the refurbishment of its historic theaters.

Expanding Renew Boston

Through a partnership between NSTAR, National Grid, ABCD, Mass Energy, Next Step Living, 13 community-based organizations, and several City agencies, Mayor Menino will expand Renew Boston. The initiative, part of the City's aggressive green agenda, delivers energy efficiency assistance to residents and businesses, while leveraging economic development and creating green jobs. Mass Energy and Next Step Living are performing home energy audits and providing weatherization assistance, while community-based organizations help get out the word to underserved communities about the free program. Renew Boston has already provided over 1,000 energy audits and hundreds of energy efficient retrofits to homes and businesses. In FY12 the program will expand its reach from residential and small business properties to large commercial and industrial services.

NeighborCare

In FY12, the Boston Public Health Commission will partner with health insurance companies, teaching hospitals, and community health centers to begin to implement Mayor Menino's NeighborCare initiative. NeighborCare will increase the capacity of community health centers to provide access to neighborhood-based health services. NeighborCare will tap into the city's network of 26 community health centers to address three major challenges: preventing and treating chronic diseases, ensuring high quality integrated care, and containing costs. Hospitals and insurance providers have a critical role to play in ensuring that payments and incentives support lasting solutions to these persistent challenges.

Cycling in the City

The Boston Bikes Program, in collaboration with several city agencies and outside partners, will further the goal of making Boston a more bike-friendly city. Having installed 20 miles of bike lanes last year, the city intends to roll-out the Boston Bicycle Network Plan and the BikeShare program. In its first phase, BikeShare, a

partnership of city agencies and a private vendor, will involve over 600 rentable bikes located at 61 stations around the city.

Collaborating – Across Departments and Agencies

Preventing Youth Violence

City agencies will coordinate scheduling of activities and programs to address potential "high-crime times". In a new collaboration between BCYF and BPD, R.O.C.K.S (Recreational Opportunities for City Kids) grant funding will be prioritized for youth programs on Sundays and Mondays, days that the police have identified as having a greater potential for violence.

The Boston Public Health Commission will work in a new partnership with the Parks Department and BPD to organize evening NeighborWalk programs in parks to activate those spaces as family friendly, safe locations.

Family Information Center

In order to address the root of generational youth violence issues, City agencies will work together to create a Family Information Center to help coordinate outreach and assistance to at-risk families. They will develop formal protocols and information sharing systems and contribute staff to work out of one site. Better coordination between the agencies that interact with and provide support services to these families is a key step in creating safer, more stable communities.

One-Stop Shopping for Small Business

The City will create a one-stop permitting center at 1010 Mass Ave to make the permitting process easier and more accessible for constituents. Permitting agencies such as Inspectional Services, Neighborhood Development, and the Boston Fire Department will also work together to streamline the permitting process and eliminate outdated and redundant permits. Online, small businesses will find a new resource in the Boston Business Hub. BizHub will be a convenient place to navigate permits and connect with appropriate City staff on business issues.

One Card, One City

The BostONE Card gives kids easy access to schools, community centers, libraries, and public transportation all in one convenient place – on a student ID card. Piloted last fall at the Quincy Upper School, the ONE Card will be offered to all BPS high school students next year. Checking attendance with the card has proven quicker and easier than traditional roll call, giving students and teachers more time for learning. Developers will streamline the card’s design and work to integrate its data into a more centralized system that stakeholders, including BPS, BCYF, and the Boston Public Library, can access.

New School-Based Health Resource Centers

Boston Public Health Commission will partner with Boston Public Schools to open new health resource centers at six BPS high schools. Each center will be open 15 hours per week and offer family planning counseling, health education, and some mental health services. The resource centers will be staffed with a team of health experts specializing in these areas in order to assist students with a variety of needs. Under a 3-year plan, this partnership would establish school-based health resource centers at all BPS district high schools.

Investing in Sustainable Infrastructure

An interagency group continues to implement the Complete Streets initiative, an effort to improve the quality of life in Boston by creating streets that are both great public spaces as well as efficient and sustainable transportation networks. Projects expected to be complete in FY12 include the reconstruction of Peabody and Andrew Square, design for Central Square in East Boston and Audubon Circle in the Fenway, and the release of the Centre and South Street Transportation Action Plan. Complete Streets include multimodal accessible infrastructure, green improvements to reduce energy use and maintenance costs, and smart technologies that enable better wayfinding, enhanced information, and place-based social networking applications.

Improving Broadband Access

The Department of Innovation and Technology is working with the Boston Housing Authority, Boston Centers for Youth & Families, and the

Boston Public Library to expand the Boston Broadband program. An American Recovery and Reinvestment Act grant of \$1.9 million is funding over 600 computers and job training software at nearly 50 centers located in public housing developments, community centers, and libraries across the city. The public computing centers will allow nearly 18,000 people a week (a 40% increase in capacity) to access broadband internet as well as software designed for various subject matters including workforce development, after-school education, and gang conflict resolution workshops.

Early Warning on Housing Needs

The Boston Public Health Commission, Department of Neighborhood Development, Boston Public Schools, and community health centers, will establish an early warning system to identify families at-risk of becoming homeless. The system will be supported by expanded housing stabilization services, including shelter diversion programs designed to find non-shelter housing options for families in need. Boston Public Health Commission will also expand the High Utilizers of Emergency Services (HUES) to Home Program. This will provide more housing and support services for chronically homeless people who are frequent users of the city’s emergency departments.

Collaborating – With the Community, In the Neighborhoods

Making Neighborhoods NICE

In FY12, the City will bring back the successful NICE (Neighborhood Improvements through Capital Expenditures) program. NICE invites community groups to propose small-scale capital projects to improve their neighborhoods. Previous projects have included benches in business districts, historic clocks in neighborhood squares, neighborhood welcome signs, and pocket parks, among other things. Funding in FY12 could help provide community-driven improvements like more of the popular BigBelly solar trash compactors.

Triple Deckers, Triple Win

The City will continue to partner with homeowners to help them make improvements to their homes

and, in turn, their streets and neighborhoods. The Homeworks program at the Department of Neighborhood Development will be preserved, even in the face of federal cuts to funding, and a special Triple Decker component will be launched to help working families make improvements to these Boston treasures.

Resilient Communities

The Boston office of the Local Initiatives Support Corporation (LISC), a national non-profit dedicated to supporting neighborhood development, will collaborate with community members, private and public funders, and City agencies on the new three-year Resilient Communities/Resilient Families initiative. Unlike traditional neighborhood development efforts that focus on bricks and mortar building, the new collaborative will focus on families and enhancing the social fabric of communities. The initiative will be concentrated in Mattapan, Dorchester's Codman Square, and Roxbury's Warren Street corridor. Led by an experienced community organizer, the LISC partnership will empower residents to take the lead on improving their neighborhoods.

More Community in Community Policing

The Boston Police Department will complete 200,000 walking beats this year to build on its partnerships with the community. The initiative calls for all patrolmen, detectives, supervisors, and command staff to commit one hour on their daily shifts to a walking beat. By complementing normal driving patrols with increased walking beats, police will have more visibility in the community and create better lines of communication to help problem-solve issues that arise.

Grow Your Own

Boston's Grow Your Own initiative brings the city's low-income communities together with community-based organizations to support a dramatic increase in access to and consumption of fresh, healthy, and affordable foods in neighborhoods with the least access to them. The effort focuses on increasing the number of active

gardening plots in these neighborhoods and is supplemented by a concerted effort to reduce barriers to urban agriculture in Boston. 171 new backyard beds have already been completed in Roxbury, Mattapan, and Dorchester, with a goal of completing 400. Renovations to larger community gardens will help add another layer of support to the initiative.

More Citizens Connecting

A texting version of the City's smartphone app, Citizens Connect, will be developed to engage an even larger community of users. The app, now available on iPhone and Android platforms, has been downloaded more than 10,000 times, and service requests from it now account for approximately 14% of the City's total volume. Allowing constituents to report and track service requests has given a new generation of citizens the ability to make their city better. A texting version will extend its use to new demographics. In FY12, the Mayor's Office of New Urban Mechanics, the City's in-house R&D team, will launch other tools to engage citizens and improve services. Street BUMP, a recently debuted smartphone app that allows drivers to passively identify and report potholes to the City, will go from prototype to finished product in FY12. Through a public-private partnership with Innocentive, the City will crowd-source development of software programs that improve the accuracy of BUMP's data.

Collaborating – On Educational Opportunities in the Wake of Landmark Reform

"The Kids are Going to Learn"

Through strategic closings and mergers, Boston Public Schools will reduce excess capacity by over 1,000 seats, maintaining class sizes that work for learning, and allowing resources to be spent more wisely. In addition to this fundamental redesign plan, the BPS budget increases investments in priority areas. This includes a 60% increase in ESL-certified teaching positions, a 31% increase in inclusion programs for students with disabilities, a 10% increase in arts positions, and a 10% increase in physical education positions.

BPS will also undertake wide-ranging plans to reform student assignment and transportation. These will begin with enhanced parent-services in the school choice process. Throughout the planning process, BPS will engage parents and the community in the process of updating assignment and transportation so it best serves Boston's youth.

charter designation allows for extended school days and a longer school year as well as flexibility over staffing, academic programs, and graduation requirements.

Student-Based Funding

For the first time in BPS history, the district's schools will be allocated funds through a weighted student funding formula, ensuring equitable funding for all 56,000 students. Principals and headmasters will now have more flexibility to decide what investments are most needed in their schools. In the past, administrators tried to maintain a school's staffing level before accounting for the number or need of students enrolled in the school. Going forward, resources will be allocated to each school based on its enrollment and the specific needs of students.

New In-District Charter Schools

Mayor Menino will welcome two new in-district charters, UP Academy and Boston Green Academy. The passage of landmark education reform in the Commonwealth last year provided cities with the ability to create in-district charter schools, schools with the flexibility of traditional charters but accountability to the local school committee. In partnership with the nonprofit Unlocking Potential, UP Academy will serve 500 students in grades 6-8, and Boston Green Academy will serve 340 students in grades 9-12. The in-district

COMMON GOALS. UNCOMMON RESULTS			
A Sample of FY12 Collaborations....			
	With Non-Profit & Private Partners	Across Departments & Agencies	With Communities & Neighbors
Youth Development	- Boston Summer Learning - Rec-Hub - LIFT Center	- BostONE Card Expansion - School Health Resource Centers - BPS Redesign & Reinvest	- Backpack Apps - School Assignment & Transportation
Jobs & Economic Development	- The Dudley Plan - Innovation Center - Downtown BID	- One-Stop Permitting	- Resilient Communities - Grow Your Own Gardening
Safe Neighborhoods	- PACT Services Initiative	- R.O.C.K.S Coordination - Family Information Center - NeighborWalk/ParkWalk	- 200,000 Walking Beats
Strong Neighborhoods	- NeighborCare - Expand Renew Boston - Bike Share	- Complete Streets - Public Computing Centers - Housing Early Warning	- NICE Capital Program - Homeworks Triple Decker - Citizens Connect - SMS

