
CITY OF NEW BEDFORD, MASSACHUSETTS

SCOTT W. LANG
MAYOR

OFFICE OF HOUSING & COMMUNITY DEVELOPMENT
PATRICK J. SULLIVAN, DIRECTOR

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

■
HOME INVESTMENT PARTNERSHIP PROGRAM

■
EMERGENCY SHELTER GRANT PROGRAM



FISCAL YEAR 2009 CAPER

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

JULY 1, 2009— JUNE 30, 2010

CAPER

TABLE OF CONTENTS

Executive Summary

- 1. Introduction**
 - A. Summary of Citizen Participation Process & Comments
 - B. Narrative Statements
 - [1] Assessment of One-Year and Five-Year Goals and Objectives
 - [2] Leveraging of Public and Private Funds

- 2. Housing**
 - A. Overview
 - B. Affirmatively Furthering Fair Housing
 - C. Affordable Housing Actions for Extremely Low, Low to Moderate Income Renters and Owners
 - D. Other Actions Indicated in Strategic and Action Plans
 - [1] Addressing Obstacles to Meet Underserved Needs
 - [2] Fostering and Maintaining Affordable Housing
 - [3] Eliminating Barriers to Affordable Housing
 - [4] Overcoming Gaps in Local Institutional Structure
 - [5] Facilitating Public Housing Authority Participation/Role
 - [6] Evaluating and Reducing Lead Based Paint Hazards
 - [7] Reducing the Number of Persons Living Below the Poverty Level

- 3. Homelessness**
 - A. Overview
 - B. Continuum of Care Narrative Summary
 - C. Emergency Shelter Grant
 - D. Homeless Prevention and Transitional Housing Programs

- 4. Community Development Block Grant Program**
 - A. Relationship of Expenditures to Priority Needs
 - B. Amendments and other Changes to Programs
 - C. Certification of Consistency for Local Applicants for HUD funds
 - D. National Objectives Summary
 - E. Ensuring Compliance with Program Requirements
 - F. Assessment of Grantee Efforts/Self Evaluation
 - [1] Displacement
 - [2] Jobs not taken by LMI persons
 - [3] Limited Clientele
 - [4] Program Income
 - G. Economic Development
 - H. Neighborhood Revitalization Strategy Area

- 5. HOME Program**
 - A. Distribution of HOME funds among identified needs
 - B. HOME Match
 - C. Housing Code Compliance Inspection Assessment/Affirmative Marketing Outreach
 - D. Contracting Opportunities for M/WBEs

- 6. Emergency Shelter Grant Program**

- 7. Financial Summary Report**

- 8. Maps**

- 9. Public Notices**



CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT EXECUTIVE SUMMARY FISCAL YEAR 2009

The City of New Bedford, Massachusetts is pleased to present an Executive Summary of its Consolidated Annual Performance and Evaluation Report [CAPER] for the period July 1, 2009 through June 30, 2010. There are three main purposes to the production of the CAPER:

1. To provide the U.S. Department of Housing and Urban Development [HUD] with necessary information to assess the City's ability to carry out its housing and community development programs in accordance with all applicable rules and regulations;
2. To provide HUD with information necessary for its Annual Report to Congress; and
3. To inform City residents of the housing and community development activities undertaken on their behalf.

The City of New Bedford's CAPER has been prepared in accordance with the HUD memorandum dated March 25, 1998. The full CAPER document contains discussions that overview housing, homelessness and community priorities articulated in the City's five year *Consolidated Plan FY2005-FY2009*, resources available and actions undertaken during fiscal year 2009 in response to those priorities and a self evaluation of progress made during the past year in addressing identified priority needs set forth in both the City's *Consolidated Plan* and its *Fiscal Year 2009 Action Plan*.

A draft of the CAPER was available for public review from August 30th through September 13th, 2009 in libraries, City Hall and the Office of Housing & Community Development. A notice of the draft CAPER's availability was published in the Standard Times on August 30th, 2009.

Summary of Resources and Expenditures

During FY09, over \$5.37 million was expended/committed for housing and community development programs and projects funded in whole or in part by the City of New Bedford. Figure 1 depicts these funds by source:

Figure 1: Available FY09 Funding

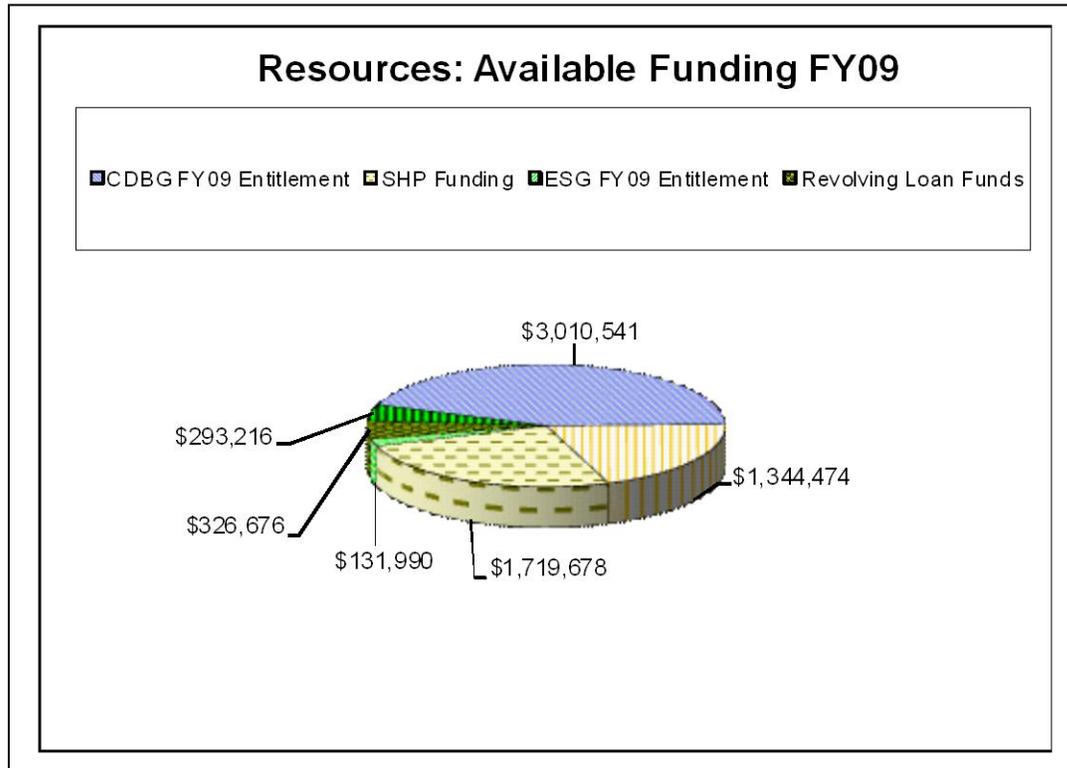
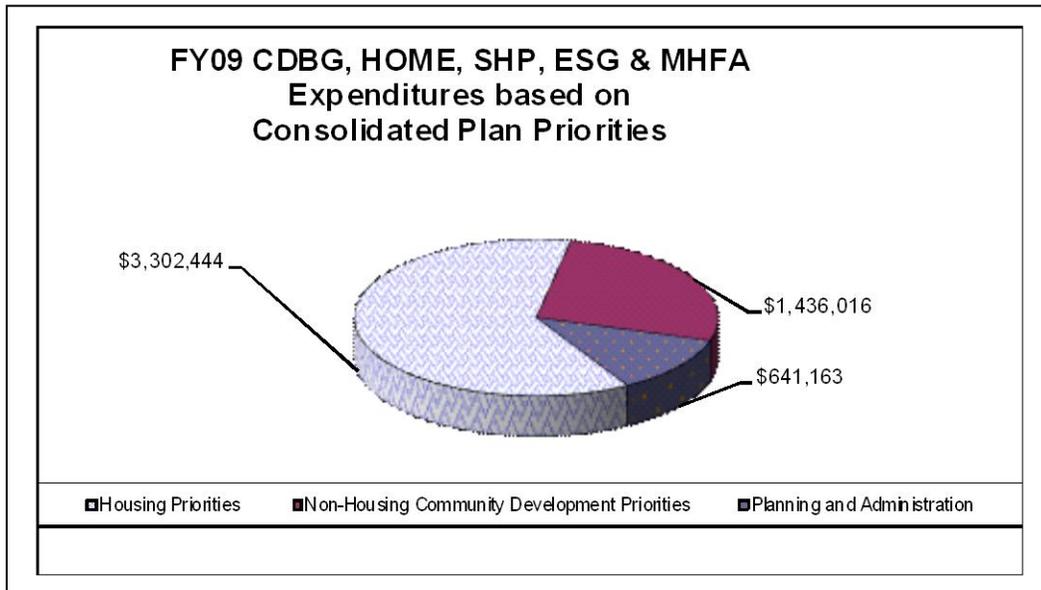


Figure 2 depicts the total investment of housing and community development funds in the City of New Bedford by Consolidated Plan Priority¹. Expenditures are limited to costs paid during the report period, only, and represent only the portion of projects funded out of the Community Development Block Grant, HOME, and Emergency Shelter Grants Programs.

¹ For the purposes of this Executive Summary, *Consolidated Plan* priorities were summarized into the three major groups depicted here; please refer to the complete CAPER for a full discussion of priorities, strategic objectives and performance measurements.

Figure 2: Total Funds Expended by Priority



Accomplishments

The City of New Bedford, acting through its Office of Housing and Community Development, conducted a series of public forums, both educational and technical, with an eye toward empowering its citizenry and engaging the public sector in developing a realistic response to the Community's articulated needs and priorities for fiscal year 2009. The product of those meetings and subsequent application process led to the development of the FY09 Action Plan.

During FY2009, the City of New Bedford made significant progress in response to the priorities, strategic objectives and performance measurements identified in the *FY09 Action Plan* and the *Consolidated Plan*. Those accomplishments are summarized using the following three categories: Housing Priorities, Non-Housing Priorities and Planning & Administration².

1. Housing Priorities

The City's *Consolidated Plan* identifies a series of priorities related to housing against which annual all subsequent Action Plans are based including:

- Affordable Housing, Homeownership, Homebuyer Assistance
- Shelter, Services and Affordable Housing Options for Non-Profit Caregivers assisting the Homeless
- Reducing Lead-Paint Hazards

The following chart identifies the extent to which activities undertaken in fiscal year 2009 responded to these priorities:

Priorities	Activity	\$\$ Expended	Accomplishments
Affordable Housing, Homeownership, Homebuyer Assistance	Neighborhood's First, First Time Homebuyer Assistance	\$202,840 (HOME)	Provided 20 families with down payment/closing costs, rehab and/or gap assistance
	CHDO Operating Costs	\$25,000 (HOME)	Op. Costs associated with developing CHDO Projects
	HOME/ Rental Housing	\$205,720 (HOME)	Provided funding for rental housing units
	HOME Initiatives	\$450,174 (HOME)	Acquisition/Rehab of 2 properties (4 units) to sell to First Time Homebuyers.
	HOME/CHDO	\$78,360(HOME)	Finalizing 25 Bonney St. & 28 Reynolds St.
	Financial Assistance Program	\$212,812 (CDBG)	Provided rehab assistance for 13 units of housing
	Housing Accessibility	\$58,895 (CDBG)	Provided 9 units with accessibility improvements
Shelter, Services and Affordable Housing Options to assist those experiencing or threatened with Homelessness	Service Delivery- Housing	\$217,795 (CDBG)	Costs associated with the housing revolving loan fund and grant programs offered through the OHCD
	Emergency and Transit. Shelter Op. Cost Assistance	\$97,408 (ESG)	Emergency Shelter for 781 persons
Shelter, Services and Affordable Hsg. Options, <i>Continued</i>	Homeless Prevention Programs	\$28,000 (ESG)	Fuel Assistance, Furnishings & First Month's Rent Programs assisted 1,597 persons
	Homeless Assistance Housing	\$1,623,665 (SHP)	Provided 39 units of transitional housing and 215 units of subsidized permanent housing with supportive services exclusively for homeless individuals and families
Reducing Lead Paint Hazards	CDBG Lead Paint Abatement	\$53,368 (CDBG)	Provided lead paint abatement assistance to 22 units
	MHFA Get the Lead Out	\$48,407 (MHFA)	Provided lead paint assistance to 2 units
Housing Priorities Total:		\$3,302,444	

2. Non-Housing Priorities

The City's *Consolidated Plan* identifies a series of priorities related to housing against which annual all subsequent Action Plans are based including:

- Public Services
- Removal of Architectural Barriers
- Economic Development
- Infrastructure Replacement

The following chart identifies the extent to which activities undertaken in fiscal year 2009 responded to these priorities:

Priority	Activity	\$\$ Expended	Accomplishments
Public Services	CDBG public service projects	\$468,406 (CDBG)	28 public service activities ranging from recreation and arts programs to counseling, case management and transportation services provided services to 12,213 individuals, 40% of whom were extremely low income, 42% of whom were low income and 15% of whom were moderate income.
Priority	Activity	\$\$ Expended	Accomplishments
Public Facilities	Various public facilities and neighborhood improvements	\$299,231 (CDBG)	Installation of closed circuit cameras around the City as well as improvements to the Hillman Street Complex, Kennedy Donovan Center, and the Hazelwood Park Stone Building.
	Demolitions/Board Ups	\$7,507 (CDBG)	Board-Ups of abandoned properties throughout the City
	Project Management	\$55,765 (CDBG)	Project management associated with CDBG funded projects
Economic Development	Storefront/Facade Reimbursement Program	\$45,520 (CDBG)	Provided 24 storefront rehabilitation grants to assist business owners with façade improvements
	NBEDC Activities	\$391,000 (CDBG)	Provided 8 Economic Development Loans that will result in the creation/retention of 36 jobs

Public Infrastructure	Streets and Sidewalks	\$27,326 (CDBG)	Street and sidewalk repair in eligible Census Tracts
	Vacant Lot Restoration/Community Gardens	\$105,180 (CDBG)	Restoration of vacant lots through community gardens and landscaping
	Playground Improvements	\$36,081 (CDBG)	Site improvements at Ashley & Brooklawn Park
Non-Housing Total:		\$1,436,016	

3. Planning and Administration

The following activities were undertaken in support of the City's need for comprehensive and individual community efforts to create and upgrade outdated plans and other local regulatory documents as well as to assist communities in evaluating its infrastructure needs through special studies and planning efforts.

Activity	\$\$ Expended	Accomplishments
Planning and Administration:	\$600,650 (CDBG, HOME & ESG)	General administration and compliance associated with CDBG, HOME and ESG programs
Urban Planning and Revitalization	\$40,513 (CDBG)	Community Historic Preservation Planning services which include the HUD environmental review process and Section 106 historic reviews on CDBG projects administered by the OHCD
Planning/Administration Total:	\$641,163	

² In addition to housing and non-housing priorities, the City directed significant resources into targeted neighborhoods, directing resources and initiatives to meet the prioritized needs of these neighborhoods. These resources are captured under both the housing and non-housing priority charts and are further highlighted in the body of the FY2009 CAPER.

Conclusions

During FY09 the City of New Bedford made significant progress in implementing its Housing and Community Development goals and priorities as set forth in its *Consolidated Plan* and *FY2009 Action Plan*. Many of these activities stand out as having an exceptionally positive impact on improving the quality of life for the City's low and moderate-income residents. All of these activities have come to fruition as the result of an active public process, community input, careful planning and a significant commitment of financial resources while providing tremendous opportunities for low and moderate-income individuals and families, both young and old, throughout the City of New Bedford.

In evaluating the effectiveness of serving low and moderate-income residents, the City of New Bedford is pleased to report that more than 94% of CDBG funds were expended on activities benefiting low and moderate-income residents, well in excess of the required 70%. All HOME and ESG funding beneficiaries were persons of low-moderate income.

The City of New Bedford is proud of its achievements during FY2009 and looks forward to serving its residents in FY2009. We remain confident that this high level of performance can be maintained as we continue exploring innovative opportunities to improve the quality of life for our low and moderate-income citizenry.

PUBLIC MEETINGS



INFRASTRUCTURE IMPROVEMENTS



PUBLIC SERVICES



HOUSING

FIRST TIME HOMEBUYER



HOUSING

Neighborhood Stabilization Program



Handicap Accessibility



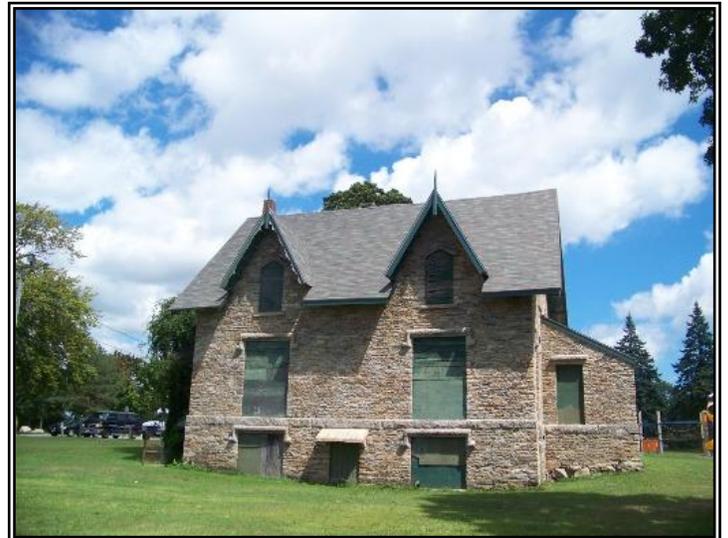
Rental Rehab



AFFORDABLE HOUSING TAX CREDIT PROJECTS with HOME FUNDS



PUBLIC FACILITIES



CAPER

JULY 1, 2009 - JUNE 30, 2010

1. INTRODUCTION

This Consolidated Annual Performance and Evaluation Report (CAPER) has been prepared in accordance with guidance provided by the U.S. Department of Housing and Urban Development for annual performance reporting. This report summarizes the performance of the City of New Bedford in administering Fiscal Year 2009 Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) Programs.



Summary data based upon reports generated by the Integrated Disbursement and Information System (IDIS) are attached to the final version of this CAPER. The IDIS summary reports provide precise financial and beneficiary detail that supplements the narrative presented herein. Maps and photo are also included to afford a visual display of the completed projects.

In May 2009, planned, prepared and submitted to the U.S. Department of Housing and Urban Development its *Fiscal 2009 Action Plan* for the CDBG Program, the ESG Program, and the HOME Investment Partnership Program. This

annual plan adheres to the priorities articulated in the five-year Consolidated Plan 2005-2009 and describes recommendations for specific projects and services to address housing, community and economic development, emergency shelter and homelessness needs identified through the citizen participation process. The five-year plan covers the period from July 1, 2005 through June 30, 2009.

In FY 2009 (July 1, 2009 – June 30, 2010), the City received three entitlement grants (CDBG, HOME and ESG) that are covered by this report as follows:

Grant Program		Funds Made Available During Fiscal Year 2009
Community Development Block Grant Program (CDBG)	Entitlement:	\$3,010,541
	Revolving Loan Fund [including Program Income]:	\$ 326,676
	TOTAL:	\$3,337,217
	Total Expenditures:	\$2,735,114
HOME Investment Partnership Program (HOME)	Entitlement:	\$1,344,474
	Program Income:	\$293,216
	TOTAL:	\$1,637,690
Emergency Shelter Grant Program (ESG)	Entitlement:	\$ 131,990
	TOTAL:	\$ 131,990

This CAPER identifies progress in carrying out the annual Consolidated Plan, provides the City with an opportunity to assess its annual performance in relationship to its overall five-year Consolidated Plan priorities and objectives, and discusses what actions or changes it may contemplate as a result of its annual performance. In addition to these three entitlement programs, this CAPER also highlights funding and activities related to the McKinney-Vento Homeless Assistance Act from which the City receives Supportive Housing Program Funding (See *Homelessness Section 4* for a breakdown of funding for the McKinney-funded programs).

A. SUMMARY OF CITIZEN PARTICIPATION PROCESS & COMMENTS

The City of New Bedford administered its consolidated entitlement programs in accordance with its Citizen Participation Plan, holding public hearings and disseminating information in a timely fashion. Notices regarding the publication of the Action Plan public hearings were printed in the *Standard-Times*, the *Cape Verdean News*, *Vocero Hispano*, and *Ó Jornal*, on December 19, 2008 and January 2 & 5, 2009. Notices and advertisements were provided in English, Portuguese and Spanish. In addition, staff members from the Office of Housing & Community Development attended several neighborhood, community, and City Council meetings to discuss CDBG, HOME and ESG funded projects, to offer resources for specific community



initiatives, to provide general information regarding the programs, and to continue to assess critical or changing needs in the community.

In accordance with HUD regulations, a draft of the CAPER was made available to the public for a fifteen day review and comment period prior to its submission to HUD. The draft CAPER document was placed in four (4) public locations within the City of New Bedford.

Those locations were: the Office of Housing & Community Development, 609 Pleasant Street; the City Clerk's Office (City Hall), 133 William Street; the Main Branch of the New Bedford Free Public Library, 613 Pleasant Street; the Wilks Library (North End), 1911 Acushnet Avenue; and the Howland Green Library (South End), 3 Rodney French Boulevard.

The draft version of this Fiscal Year 2009 CAPER has been placed for review (at the same designated locations) during the 15-day public comment/review period beginning August 30, 2010 and ending on September 13 2010.

B. NARRATIVE STATEMENTS

1. Assessment of One-Year and Five-Year Goals and Objectives

This section will demonstrate how activities undertaken during the program year address pertinent Strategic Plan objectives and areas of high priority identified in the City's five year Consolidated Plan. The activities undertaken during the program year (FY 2009) addressed virtually all of the specific objectives identified in the five year consolidated plan completed in July 2005.

[a] The Housing and Homeless Strategic Plan

Five-year Housing and Homeless objectives:

- Increasing the amount of decent, safe and sanitary housing by supporting the rehabilitation of substandard units, especially those in 1 to 3-unit structures.
- Increasing the supply of rental housing affordable to low and moderate income households;
- Supporting the development of affordable housing for persons with special housing needs, including the frail elderly, severely mentally ill, developmentally disabled and persons with AIDS and related diseases;
- Expanding opportunities for home ownership among those households presently unable to purchase their own homes;
- Providing affordable housing options to non-profit care givers who are meeting the shelter and other needs of the homeless, including victims of domestic violence and those with AIDS and related diseases;
- Reducing lead-based paint hazardous conditions in privately and publicly-owned housing; and
- Minimizing displacement involving involuntary permanent relocation.

How the Housing and Homeless objectives were met during FY2009:

CDBG, HOME and ESG funded activities undertaken during the program year addressed all of the objectives outlined in the previous section. All of the City of New Bedford housing programs undertaken by the Office of Housing and Community Development are designed to meet those objectives.

Several CDBG financed housing programs have been developed to respond to these specific needs. The At-Home program, a housing rehabilitation program specifically tailored to respond to emergency and necessary repairs to enable homeowners to remain in their homes, is one example of how this is accomplished. Likewise, other programs undertaken by the Office of Housing & Community Development are also designed to meet these objectives. These programs include the De-leading Program where funding is set aside for the sole purpose of assisting homeowners with lead paint abatement, and the Housing Accessibility Program allowing modifications to the home so as to allow persons with physical disabilities to remain in their home. Several HOME financed housing programs have been continually operating to meet the objectives outlined in the previous



section--both for first time home-buyers and for owners of rental property with units occupied by low and moderate-income tenants. HOME funds were also allocated during the program year to larger developments that meet the special housing needs of homeless, mentally ill, and persons in recovery from substance abuse. Finally, HOME funds were committed to the development of several rental housing projects that are being financed in collaboration with State funding.

The City directed all of its homeless and housing resources received through the entitlement programs to meet the objectives set forth in the five-year plan. The entire allocation of Emergency Shelter Grant (ESG) funds support programs administered by agencies that participate in the City's Homeless Service Provider's Network (HSPN), a consortium of roughly fifty agencies, municipal departments and non-profit organizations. The HSPN meets monthly to address issues associated with the provision of services to the homeless and potentially homeless population in the City of New Bedford through the Continuum of Care.

In addition, a Supportive Housing Program Grant (SHP) of \$1,691,478 was awarded during Fiscal Year 2009 enabling the City of New Bedford to meet the special housing needs of the populations described previously while assisting in meeting the needs of other homeless individuals located in the City.

Funded Supportive Housing Programs applied for in November, 2009	Program Description
Donovan House Catholic Social Services of Fall River, Inc.	Catholic Social Services of Fall River, Inc. was awarded <u>\$198,609</u> for a one-year renewal for the Donovan House program which provides transitional housing and supportive services for homeless women and their children.
Coming Home Catholic Social Services of Fall River, Inc.	Catholic Social Services of Fall River, Inc. was awarded <u>\$272,491</u> for a one-year renewal for the Coming Home program which transitions people with disabilities out of homelessness into permanent housing units while helping the clients to stabilize the economic and social dimension of their lives.
Journey to Independence Catholic Social Services of Fall River, Inc.	Catholic Social Services of Fall River, Inc. was awarded <u>\$187,933</u> for a one-year renewal for the Journey to Independence program which provides scattered site permanent supportive housing for homeless families.
The Family Preservation Program Reflections	Reflections, Inc. was awarded \$245,065 for a one-year renewal for the Family Preservation Program which provides permanent supportive housing for homeless women who are in recovery from substance abuse. Housing is provided for nine homeless women with their children.
Network House SE MA Veteran's Transition House	SE MA Veteran's Transition House Inc. was awarded <u>\$96,819</u> for a one-year renewal for the Network House Program which provides transitional housing for homeless men referred by Service Providers in New Bedford and have been accepted in specialized programs or independent living situations and are awaiting an entry date.
Step-Up Positive Action Against Chemical Addiction	Positive Action Against Chemical Addiction Inc. [PAACA] was awarded <u>\$265,019</u> for a one year renewal for the Step-Up Program to assist people with disabilities to transition out of homelessness into permanent rental housing while helping them to stabilize the economic and social dimensions of their lives.
Graduate House Program Steppingstone, Inc.	Steppingstone Inc. was awarded <u>\$97,884</u> for a one year renewal for the Graduate House Program to assist chronically homeless, substance-abusing single women to transition to an independent sober like style by combining temporary housing with an array of supportive services that respond to the need of the residents.
Housing First Program Catholic Social Services of Fall River Inc.	Catholic Social Services of Fall River, Inc. was awarded <u>\$298,074</u> for a one-year renewal for the Housing First Program that provides permanent supportive housing services for persons with disabilities in Greater New Bedford..
Homeless Management Information System (HMIS) Project New Bedford, MA	The City of New Bedford, Office of Housing and Community Development was awarded <u>\$29,524</u> for a one year renewal for the administration of the Homelessness Management Information System, a reporting and data collection tool for all SHP and ESG McKinney/Vento funded projects and other housing and supportive services programs as well.

u

Strategic Plan five year objectives

[b] The City of New Bedford's Consolidated Plan articulates a series of performance measurements intended for application within targeted neighborhood revitalization areas. In keeping with the Consolidated Plan's recommendation to increase New Bedford's stock of safe, decent and affordable housing particularly within these targeted areas, the City has instituted a comprehensive Neighborhood Revitalization Strategy. The goal of this strategy is to remove blight and significantly improve the quality of life in some of New Bedford's most deteriorated neighborhoods. To this end, the Office of Housing and Community

Development has identified five Revitalization or Target Areas in which to concentrate its improvement initiatives and provide incentives for reinvestment.

These five Revitalization Areas are:

Neighborhood Revitalization Areas	
North End	Including most of census tract 7 and a four-block area in census tract 12, this area is bordered by Coggeshall Street to the south, Belleville Ave. to the east, Coffin Avenue to the north and the ConRail tracks to the west.
Acushnet Heights	Comprised mainly of census tract 13, this area is bordered by Pope Street to the south, Purchase Street to the east, Penniman Street to the north and County Street to the west.
South Central	Comprised primarily of census tract 19, this area is bordered by Potomska Street to the south, South Second Street to the east, Walnut Street to the north and County and Pleasant Streets to the west.
South End	Comprised mainly of census tract 26, this area is bordered by Cove Road and Grit Street to the south, Rodney French Blvd. And JFK Highway to the east, Potomska Street to the north and County Street to the west.
Cove Street	Including most of census tract 27 and a two-block area from census tract 26, this area is bordered by Mott Street to the south, East Rodney French Blvd. To the east, Cove street to the north and Brock Avenue to the west.
West End	Spanning portions of census tracts 14 and 15, this area is bordered by Kempton Street to the south, Parker Street to the north, County Street to the east and Liberty Street to the west.

In each of these areas, a number of projects are underway which will significantly improve conditions for their residents. In addition, several housing initiatives in the South Central and West End areas have either been completed or are well on their way to completion. Whether it is through rehabilitation or economic development, the City's revitalization efforts continue to change the face of New Bedford's neighborhoods and increase the rate of home ownership in these areas, particularly for persons of low-to-moderate income.

The Consolidated Plan's performance measurement recommendations for target areas are as follows:

Performance Measurements

- Physically improve commercial district (storefront beautification)
- Public Infrastructure improvements to streets and sidewalks
- Address abandoned properties and unused vacant lots
- Reduction in tax title properties
- Improvement in the condition of residential properties
- Increase in the number of first time homebuyers
- Expansion of safe, decent, affordable rental housing
- Improvements to Open Space and Recreation areas

How Neighborhood Revitalization objectives were met during FY09:

- Blighting impacts on neighborhoods were addressed through the housing and commercial rehabilitation programs where properties were salvaged and rehabilitated for low income buyers;
- Public infrastructure improvements, in the form of streets, sidewalks, public spaces, parks, and playgrounds, were prioritized based on need and targeted for improvements; and
- Availability of home ownership programs that converted structures owned by absentee investors into owner occupied housing was increased;
- Additional safe, decent and affordable rental housing for low and very-low income individuals and families was produced by renovating substandard units/structures and creating new units through the conversion of existing non-residential space.
- Public facility improvements benefiting physically challenged individuals were initiated.
- Improvements to the commercial façade of buildings within the commercial districts
- The City continued its Vacant Lot Restoration initiative on 2 of 5 city-owned vacant lots in strategic locations in four of our target areas (Acushnet Heights, North End) and undertook a design and rehabilitation process to turn them into community assets—pocket park, off-street parking. The remaining three lots were completed in FY08.



[c] Non-Housing Community Development Strategic five-year objectives:

- Support and promote a vital system of community-based public services by maintaining and expanding the physical infrastructure through planning, acquisition, construction, renovation and restoration of facilities;
- Support projects which improve access through the removal of architectural or physical barriers;
- Provide services which fill priority service gaps [that include] public safety and domestic violence prevention;
- Address economic development of New Bedford, with emphasis on creating permanent employment opportunities; promote neighborhood-based revitalization efforts and provide financial and technical assistance to businesses and individuals within CD-eligible census tracts.
- Respond to the needs for infrastructure replacement and repair, as a factor in both economic development activities and in creating or improving low and moderate-income housing; this includes replacement or repair of streets and water mains, removing the supply of extremely distressed abandoned buildings through a strategic demolition process, and graffiti removal.
- Strengthen neighborhoods in need by following four objectives:

1. Help neighborhoods overcome barriers to economic vitality and overcome blight;
2. Empower communities by promoting neighborhood participation in identifying needs, developing projects, and resolving their own problems at the neighborhood level;
3. Promote improvement in the coordination of services at the neighborhood level, and organize public services built around identified needs of individuals within the community; and
4. Create stronger linkages between public services and physical development projects to address priorities and enhance positive impacts in a given geographic area.

How Non-Housing Community Development strategies were met during FY09:

- The City has funded over thirty non-profit agencies and municipal entities providing public services that included transportation, youth, and elderly programs, domestic violence programs, counseling and homeless prevention activities and recreation programs.
- Renovations of public facilities that primarily serve low and moderate-income residents were undertaken.
- Addressed public infrastructure improvements in targeted census tracts including the renovation of streets, sidewalks, park improvements and replacement of lead service lines.
- Assisted in expanding economic opportunities for low and moderate-income individuals through the continued development of the YouthBuild program and by providing loans and grants to new and existing companies and individuals developing micro-enterprises.
- Assisted faith-based initiatives in serving the low and moderate-income needs of the population including case management and advocacy programs, clinical counseling and shelter assistance.
- Provided assistance to individuals experiencing physical and cognitive limitations through handicap initiatives including elevators and ramps as well as social integration programs.
- Assisted the minority and non-English speaking community through bilingual and trilingual outreach efforts as well as multi-lingual assistance programs and services.



2. Leveraging of Public and Private Funds

The City actively encourages the leveraging of private funds for neighborhood development and community projects.

[a] Community Development Block Grant Program

CDBG Housing and Rehabilitation Programs - A total of \$348,760 was committed for housing rehabilitation loans, emergency housing repairs, accessibility improvements for

people with disabilities, de-leading grants and storefront rehabilitation grants, leveraging \$110,631 in private financing.

Economic Development Loan Programs¹ – The New Bedford Economic Development Council used CDBG funds to leverage both non-federal private resources (commercial banks) and federal (Economic Development Administration) funds. The NBEDC has leveraged over \$5.3 million in private investment during FY09 in loan activity.

Under the CDBG program, leveraged resources outlined in the Action Plan for fiscal year 2009 totaled over \$100,000 million. These leveraged resources have complemented the implementation of CDBG, ESG and HOME funding for the City of New Bedford.

[b] HOME Investment Partnership Funding

Over the past year, \$193,160 of HOME funds was disbursed and/or committed through the “Neighborhoods First” First Time HomeBuyer program including; down-payment/ closing costs, gap financing and rehabilitation. This investment assisted 21 units of low and moderate-income households. The HOME First Time HomeBuyer Program leveraged over \$2.5 million dollars in private mortgage financing through participating financial institutions. In addition, a total of \$1,900,000 was committed to five (5) rental-housing initiatives to assist/create 486 total unit of housing, including a total of 59 units deemed “HOME ASSISTED”.

This HOME investment leveraged additional public and private funding. Under the HOME program, there is a match exemption requirement for 2009 funding expenditures. The City did have significant carryover match utilizing local and state funds as match.

[c] Emergency Shelter Grant Program

The \$132,321 ESG allocation leveraged far in excess of the minimum required by statute. The sources include but are not limited to, state funds, which include operating and supportive service grants totaling several million dollars from the Massachusetts Executive Office of Health and Human Services, the Massachusetts Department of Public Health, and the Massachusetts Department of Housing and Community Development. In addition contributions of several private foundations including the TJX Foundation, Polaroid Foundation, and JB Fernandes Trust and several local civic organizations including the United Way, the Massachusetts Bar Association, and Catholic Social Services also contribute to the agencies receiving ESG funds.



¹ NBEDC 2007 &2009 Annual report

2. HOUSING

A. Overview

The use of CDBG and HOME funds for the development and rehabilitation of affordable housing in the City of New Bedford remained a high priority in FY2009. During that fiscal year, the Office of Housing and Community Development invested significantly in the rehabilitation of rental housing and homeownership opportunities so as to increase the overall availability of affordable housing within the community.



Such investment was grounded in the City's comprehensive strategy for using those limited resources that were available for addressing such housing needs for low and moderate-income citizens as well as for the homeless population. This strategy, more fully articulated in the Consolidated Plan, is based on an analysis of needs present in the population, the amount and condition of the housing stock and the resources that should be devoted to housing. The following summarizes those needs identified in the Consolidated Plan as being a high priority:

This strategy, more fully articulated in the Consolidated Plan, is based on an analysis of needs present in the population, the amount and condition of the housing stock and the resources that should be devoted to housing. The following summarizes those needs identified in the Consolidated Plan as being a high priority:

- Increasing the amount of decent, safe and sanitary housing by supporting the rehabilitation of substandard units, especially those in 1 to 4 -unit structures. Restoring and enhancing the local building stock can simultaneously reduce high energy costs, reestablish local history, and create jobs;
- Increasing the supply of rental housing affordable to low- and moderate- income households;
- Supporting the development through rehabilitation, if feasible, or through new construction if there is no alternative, of affordable housing that is suitable for that segment of the populace with special housing needs, including the frail elderly, severely mentally ill, developmentally disabled, physically disabled and persons with AIDS and related diseases;
- Expanding opportunities for homeownership among those households presently unable to purchase their own home;
- Providing affordable housing options to non-profit caregivers who are meeting the shelter and other needs of the homeless, including victims of domestic violence and those with AIDS and related diseases;
- Reducing lead-based paint hazardous conditions in privately and publicly-owned housing; and
- Minimizing displacement involving involuntary permanent relocation.

In response to these prioritized needs, the Office of Housing and Community Development offered a variety of low interest loan and grant programs designed to assist low and moderate-income property owners and renters. Both CDBG and HOME funds were used as funding sources for these programs. In addition to these federal funds, the Office of Housing and Community Development also works with two state agencies, MassHousing and the Massachusetts Housing Partnership Fund

[MHP]. These agencies offer additional loan programs for first time home buyers, as well as financing for home repairs and deleading at advantageous rates for low income borrowers. Although greater detail about the use of these funds during FY09 can be found throughout this CAPER, the following chart identifies the major accomplishments of the City's own Housing and Rehabilitation Programs during fiscal year 2009:

Funding Source	Housing Program Name	Total Units	Units Assisted	Total Expended
CDBG	Financial Assistance	13	13	212,812
	Senior At Home	0	0	0
	Housing Accessibility	17	9	58,895
	Lead Paint Reimbursement Program	39	24	53368
HOME	Neighborhoods First ~ First Time Homebuyer Program	27	21	193,160
	HOME Rental Housing	267	37	1,200,000
TOTAL		363	104	1,718,235

- Total funds expended includes \$60,549 prior FY08 rehabilitation commitments that were expended in FY09. These units were not included in the total units assisted count for FY09.

In total, the Office of Housing and Community Development's Housing and Rehabilitation Programs are comprised of six residential¹ programs that assisted 104 housing units for a grand total of \$1,718,235.

Private Resources:

The Office of Housing and Community Development also assisted potential first-time homebuyers and existing homeowners by introducing them to, and administering the following housing programs and initiatives funded through various State Housing Agencies and local financial institutions:

Housing Program	Number of Loans/ Grants	Total of Loans/ Grants	Number of Units Assisted
Massachusetts Housing Finance Agency (MHFA) "Get the Lead Out Program"	2	48,407	2
Massachusetts Housing Partnership Fund (MHP) "Soft Second Loan Program"	8	293,394	8

Homebuyer Counseling

The Office of Housing & Community Development (OHCD) regularly offers training seminars and individual instruction to potential first time homebuyers. During the 2009 program year, a total of 261 persons attended five (5) First Time Homebuyer seminars. The seminars covered such topics as planning for home ownership, home inspections, home maintenance, lead paint, the role of the lender, real estate broker, closing attorney, budget and credit issues, obtaining mortgage financing, the dangers of predatory lending, as well as other pertinent issues. The Homebuyer Counseling courses are certified with The Massachusetts Department of Housing and Community Development, MassHousing, Fannie Mae, Freddie Mac, Citizens Housing and Planning Association (CHAPA) and the Massachusetts Home Ownership Collaborative. Bi-Lingual Home Buyer Counseling for Portuguese and Spanish citizens is also offered through a reciprocal agreement with Catholic Social

¹ The Office of Housing & Community Development also administered a commercial rehabilitation program discussed in Section 3.

Services, a social service agency that is also certified through the aforementioned state agencies to conduct homebuyer counseling.

The following is a listing of the First Time Homebuyer Seminars conducted throughout the year:

Program Sponsors/ Description	Date	Number of Participants
OHCD/Greater New Bedford Association of Realtors ®	Sept 14 & 16 2009	56
OHCD/BankFive	Nov 16 & 18 2009	51
OHCD/St. Anne's Credit Union	Feb 8 & 10 2010	53
OHCD/ Greater New Bedford Association of Realtors ®	April 5 & 7 2010	43
OHCD/Bank of America Home Loans	June 7 & 9 2010	58
FY2009 Totals	5 Sessions	261

In addition to these five training seminars, the OHCD also coordinates with Catholic Social Services who conducts homebuyer seminars in Spanish and Portuguese, thereby expanding outreach into the community through a different venue. Efforts to inform non-English speaking residents have also included outreach activities at local ethnic festivals and partnering with Neighborhood Associations and the City's Office of Community Services over the course of the year. In addition to print media, OHCD also made use of radio and television to promote its home ownership programs and made outreach visits at neighborhood centers regarding program opportunities specifically geared to assist that population.

The OHCD also participates with the Greater New Bedford Association of Realtors'® Programs Committee in providing trainings to the Realtor membership at which time we are able to present updated information on the various home ownership, home buyer and foreclosure prevention programs. The OHCD also provides trainings for Realtors at several of the local real estate offices and continues in providing such outreach and assistance to New Bedford real estate offices. In addition, throughout the year, the OHCD conducted presentations to local lenders as to keep the lenders informed of program information and processes, as well as to look at opportunities for collaboration.

Additionally, the Office of Housing and Community Development serves on the Greater New Bedford Association of Realtors'® Programs Committee and the Fall River/ New Bedford Housing Partnership. This partnership was formed in January, 2007 to address the housing and foreclosure crisis. The mission of the partnership is to provide foreclosure counseling opportunities, educate consumers about purchase and rehabilitation programs for foreclosed properties, provide outside resources to aid those in financial difficulty, educate consumers on financial literacy and credit worthiness and offer an innovate loan product or mortgage refinancing options to maintain affordable homeownership. The Housing Partnership is comprised of local stakeholders including local lenders, city and state representatives and social service agencies. Since its inception, the

group has held ten (10) foreclosure prevention workshops and has completed other outreach efforts through local churches, local employers and English as a second language (ESL) classes.

In order to promote our rental housing and other housing rehabilitation programs, presentations have been made through the Association of Realtors and outreach has also been extended to various local businesses, libraries, media outlets, articles in senior citizens newsletters, and City Hall and school department employees were given flyers that described the housing programs offered by the City.

The City, through its Office of Housing and Community Development, continues to carry out its mission of providing safe, decent and affordable housing opportunities in the City of New Bedford. The Office of Housing & Community Development also works with the homeless and social service provider community to assist housing efforts aimed at persons with special needs. In addition, whenever possible, the City uses the CDBG and HOME funds to help leverage all available resources which is essential to deliver housing programs that serve low and moderate income persons. The Office of Housing & Community Development utilizes MassHousing and the Massachusetts Housing Partnership Fund (MHP) funding in addition to working with the local banking community to implement programs that respond directly to the needs of the local community.

B. Affirmatively Furthering Fair Housing

The City's existing Analysis of Impediments to Fair Housing in New Bedford was updated in 2006. The production of this updated Analysis involved relevant community based organizations and individuals throughout the process as recommended by the U.S. Department of Housing & Urban Development.

In addition to the Analysis' identification of impediments, the existing document also articulates specific actions that could be taken to further fair housing and alleviate identified impediments. Those recommended actions, along with accomplishments made by the City during FY09, are provided as follows:

<i>Impediment</i>	<i>Action Steps</i>
<p>Poverty The prevalence of poverty in the City of New Bedford affects the entire community and disproportionately affects minority populations.</p>	<ul style="list-style-type: none"> ▪ The OHCD promoted economic development opportunities and employment strategies that help people in poverty to attain self-sufficiency. This was accomplished through direct assistance to businesses to provide incentives to employ New Bedford workers who are low and moderate income. In addition, CDBG funds assisted with community based construction projects that employed dozens of New Bedford residents who were low and moderate income. This was accomplished through the enforcement of the Section 3 requirements. Direct assistance to micro-enterprises ensured that low and moderate income entrepreneurship opportunities were created for qualified micro-enterprises. ▪ The OHCD coordinated new initiatives, including a regional approach to address homelessness, through its Continuum of Care process. The Homeless Service Provider's Network helped develop housing strategies and resources that helped those in poverty move into self-sufficiency, accomplished through new Supportive Housing Programs. OHCD continued the development of safe, decent and affordable housing for low and very low income residents.

Qualifying for Financing

There is an inability of families and individuals to qualify for mortgages.

- The OHCD continued its very successful First Time Homebuyer Seminars to educate potential homebuyers with the resources necessary to achieve homeownership – Five seminars were conducted this past year, with 261 individual's participating in the classes.
- The OHCD participated in a local HomeBuyer fair, known as "Opportunity Knocks" in conjunction with MassHousing and the Massachusetts Association of Realtors, aimed at helping to educate buyers about the home buying process.
- The OHCD also assisted individuals and families faced with foreclosure with direct financial assistance and foreclosure counseling.

Impediment	Action Steps
<p>Locational Discrimination Although minorities live throughout the City of New Bedford, the 2000 U.S. Census indicates that these populations tend to be concentrated within census tracts that are characterized by lower incomes and higher crime rates.</p>	<ul style="list-style-type: none"> ▪ Required and promoted Fair Housing choices in all federally funded housing initiatives. ▪ Conducted direct outreach to minority households and census tracts to promote housing programs to increase affordability and access to affordable rental units and homeownership opportunities. OHCD promoted homeownership opportunities to minority households throughout the city. ▪ Continued targeting of the South Central, Cove Street, Acushnet Heights, North End and other distressed, blighted, highly concentrated minority neighborhoods in an effort to build awareness and develop substantive policy that would revitalize and stabilize these neighborhoods.
<p>Discrimination and Private Sector Actions Loan origination rates for minority applicants are far below community averages.</p>	<ul style="list-style-type: none"> ▪ OHCD continued to provide education about fair housing rights to potential applicants seeking home purchase loans, refinancing/ equity loans or second mortgage loans as well as potential tenants.OHCD, through participation with the Greater New Bedford Association of Realtors Programs Committee and the Fall River/ New Bedford Housing Partnership provided education to private sector mortgage lenders, realtors, etc. by reinforcing professional standards and fair housing education through new and existing programs.
<p>Public Sector Actions and Inactions Public policy and regulatory actions—or the lack thereof—can often impede access to fair housing by diminishing opportunities for affordable housing/rental development and retention.</p>	<ul style="list-style-type: none"> ▪ OHCD reviewed and update municipal regulations and City policies to promote housing affordability. ▪ Educated the community, stakeholders and policy makers through seminars and public meetings as to the value of encouraging and retaining affordable housing in New Bedford ▪ OHCD actively promotes potential housing development opportunities to developers to encourage mixed-use development within the downtown business district, adaptation of mills into affordable housing, and creative homeownership opportunities though tax title disposition.

Impediment	Action Steps
<p>Minority Representation on City boards There is a lack of minority representation on the City of New Bedford's boards, particularly its Planning and Zoning Boards.</p>	<ul style="list-style-type: none"> ▪ The city made significant strides increasing the minority participation on City boards, such as the human rights commission, and planning board.
<p>Lead Paint Because such a large percentage of the City of New Bedford's housing stock was built prior to 1950 the incidence of lead-based paint is very high.</p>	<ul style="list-style-type: none"> ▪ Increase public awareness of the OHCD's Lead Paint Reimbursement program and the MHFA's "Get the Lead Out Program" for lead paint abatement through brochures, cable notices and advertisements. ▪ Continue to collaborate with the UMass lead paint abatement program to increase availability of these programs and help to leverage additional funding whenever possible.
<p>Blighted, Abandoned or Vacant Properties There are abandoned buildings and vacant lots in blighted City neighborhoods disproportionately affecting areas with higher concentrations of minority residents.</p>	<ul style="list-style-type: none"> ▪ OHCD coordinated a Vacant Lots and Abandoned Buildings Strategy for the City of New Bedford. ▪ OHCD maintains an inventory and monitor properties Citywide that could fall either within the abandoned buildings category or that has ongoing, unaddressed fire and building code violations. ▪ OHCD collaborates with the Attorney General's Office in the combined effort to engage in the Receivership Program, thereby creating the means for the provision of an appointment of receivers by the courts of the state to undertake and oversee the rehabilitation of residential properties with persistent, unremedied code violations.. ▪ OHCD maintains a database of tax title and foreclosed properties ▪ OHCD is working with CHAPA's Foreclosed Properties Database initiative to provide approved purchasers a "first look" at foreclosed properties for sale by participating lenders ▪ OHCD worked with two non profit organizations to identify properties to purchase and rehabilitate utilizing federal "Neighborhood Stabilization Program" (NSP) funding in NSP identified target areas
Impediment	Action Steps
<p>Limited Public Awareness and Education Based on survey results tabulated as part of the Analysis of Impediments to Fair Housing, there exists a significant gap in the general public's understanding of Fair Housing regulations and of the financing options and assistance available.</p>	<ul style="list-style-type: none"> ▪ The OHCD participates on the Greater New Bedford Association of Realtors Affiliate Committee as a resource person/technical assistance liaison for the real estate community to provide ongoing literature and information about housing programs available to the community. ▪ OHCD provided Fair Housing and financial housing program assistance materials to individuals and families moving through the Continuum of Care through Homeless Service Providers Network meetings and resource materials maintained by the OHCD.

Banking Outreach to Minorities

There has been a failure of some banks to market their lending services to minorities, thus compromising the banking industry's ability to adequately reach these marginalized groups.

- OHCD, through Lender trainings regarding City programs encourages local banks to undertake strategies for reaching minority applicants. In addition, working with lender co-sponsors for the first time home buyer seminars helps build partnerships with local lenders.
- Consider meetings with those banks that are not investing in certain New Bedford census tracts (that correlate with high minority and low income populations) to solicit a commitment from them to reinvest in these targeted neighborhoods.
- OHCD has formed partnerships with several local banks to reinvest in underserved neighborhoods and areas of high minority concentration.

Landlord Issues

At times, potential tenants, as well as service providers placing individuals and families who are moving through the City's Continuum of Care, have experienced difficulty obtaining permanent rental housing because of landlord resistance to accept the tenancy.

- OHCD continued to work with service providers in the Homeless Service Provider's Network and landlords of federally funded units in addressing how clients with poor CORI checks can secure safe, affordable housing.

C. Affordable Housing Actions for Extremely Low, Low-to Moderate Income Renters and Owners

The City of New Bedford identified Priority Housing Needs in its 2005 Consolidated Plan submission. Program success in addressing these needs during FY2009 has been detailed in the Affordable Housing Evaluation section of this document.

D. Other Actions indicated in Strategic and Action Plans**1. Addressing obstacles to meeting underserved needs.**

The objectives in the Consolidated Plan and Action Plan identified several obstacles to meeting under-served needs in the community. The objectives in the Consolidated Plan 2005-2009 and the activities in the 2009 Action Plan are intended to help overcome these obstacles. To this end, in FY 2009, the City:

- Addressed the need for lead based paint abatement through several federal and state programs
- Expanded the availability of decent, affordable rental housing units on the market
- Additional actions and steps continue to be taken to eliminate identified gaps and to strengthen, coordinate, and integrate the institutions and delivery system.

2. Fostering and Maintaining Affordable Housing

New Bedford will continue to pursue other funding sources for affordable housing, such as the Low Income Housing Tax Credit and the Federal Home Loan Bank's Affordable Housing Program and additional funds available to help with Foreclosure Prevention and the redevelopment of vacant and abandoned properties as they become available and continue working with for-profit and non-profit housing developers.

3. **Eliminating Barriers to Affordable Housing**

The city has identified several barriers to affordable housing; most notably; housing cost burden, and rehabilitation requirements, including lead based paint, as follows:

Housing Rehabilitation

The city has an established housing rehabilitation program utilizing CDBG and HOME funds; in addition, various state and local resources are earmarked for housing rehabilitation programs.

Housing Cost Burden

The down payment and closing cost assistance program combined with gap financing contributes significantly to ease the housing cost burden for potential first time homebuyers. An added component to that program provides rehabilitation financing to address the substantial rehabilitation costs faced by low and moderate - income homebuyers, helping to provide sustainable home ownership opportunities.

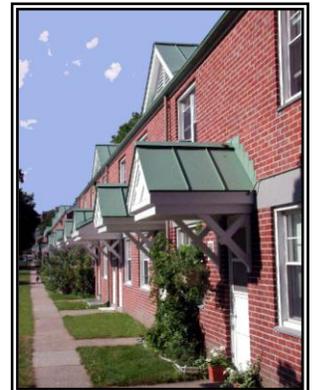
4. **Overcoming Gaps in Institutional Structures**

The City of New Bedford Office of Housing and Community Development is responsible for the overall administration of the entitlement grants of the Community Development Block Grant, HOME, and Emergency Shelter Grant Programs.

Through a competitive public process; public agencies, and not for profits, contract with the Housing & Community Development Office, through sub-recipient agreements and third party contracts, for the operation of eligible, economic development, housing, homeless, and public service activities which principally benefit low and moderate income individuals. An assessment of the system reveals a coordinated effort revealing a strong public/private partnership. The current delivery system that is in operation functions well, and there are no identifiable gaps.

5. **Facilitating Public Housing Authority Participation/Role**

The New Bedford Housing Authority (NBHA) completed the Five-Year Plan for fiscal years 2009-2013, and Annual Plan for FY 2009. The five-year Action plan sets forth the NBHA's goals and objectives to promote adequate housing, economic opportunity and a suitable living environment free from discrimination. The NBHA identified quantifiable measures of success for each goal and objective identified within the Five-Year plan. The NBHA will continue to use its Capital Fund to modernize its family developments while doing incidental modernization at other NBHA developments. The NBHA Five year plan will allocate over \$33 million in resources to address the most urgent public housing needs. This will include over \$4 million capital improvements. NBHA will utilize HUD's energy incentive program to capture additional dollars from energy savings. The 2010 Plan has been approved. Financial resources identified a total \$1.3 million in PHA Capital Improvements. This total includes a total of \$750,000 in site improvements to increase handicap accessibility at various locations. In addition, photovoltaic systems will be installed as solar roof panels at Westlawn and Bay Village.



6. **Evaluating and Reducing Lead-Based Paint Hazards**

The City continues to be aggressive in addressing the hazards of lead based paint. Technical and financial assistance is provided through a partnership with the UMASS Lead Abatement Program, funded through HUD. This program offers grants that are frequently matched by city resources. The City also jointly participates in workshops that provide educational training to

residents of housing units that contain lead based paint and for buyers of housing units that may contain lead based paint.



Through the Office of Housing & Community Development, the city has been proactive in assessing the potential hazards of lead based paint. The mandatory inspection of properties, especially multi-family structures, has identified potential hazards prior to posing a health and safety risk. Through the utilization of CDBG, HOME, and the MassHousing "Get The Lead Out Program", the city provides numerous grant and loan programs to effectively address the hazards of lead based paint. The City requires that all homes with children under the age of six years receiving assistance through our programs be delead.

In FY 2009, the City assisted in the deleading of 34 units of housing utilizing \$228,820 of Federal and State funding through programs administered by The Office of Housing and Community Development as follows:

- Provided nineteen (19) grants totaling \$53,368 for lead paint abatement of twenty four (24) housing units.
- Provided 5 units of housing with deleading and rehab funding in the amount of \$82,753 under the CDBG Financial Assistance Program
- Provided three (2) loans totaling \$48,407 assisting 2 units of housing under the Massachusetts Housing Finance Agency "Get the Lead Out" Program. This program now has limited funding and can only assist units that contain a child under the age of six (6) years, a poisoned child, or a unit under court order to delead.
- Provided two (2) units of housing with deleading and rehab funding in the amount of \$35,744 under the Neighborhoods First Program.

Program Name	Total Units	Units Assisted	Amount
CDBG Lead Paint Abatement	38	24	53,368
MHFA Get the Lead Out	2	2	48,407
Neighborhoods First HOME First Time Homebuyers	2	2	35,744
Financial Assistance (Lead and rehab combined)	5	5	82,753
Totals	48	34	228,820

The FY 2000 program year was the first year for the implementation of the revised HUD Lead Paint Abatement Regulations. The regulations require that all units receiving HUD assistance must address lead based paint. The City has continued to work cooperatively with homeowners and contractors alike to educate and implement the statutory requirements. Because of the complexity of the regulations, the additional costs, the lack of qualified risk assessors and lead paint contractors trained in the requirements of the new regulation, the City has seen an increase in costs, a decrease in the number of units that receive housing rehabilitation assistance due to contractors and construction delays.

7. Reduce the Number of Persons Living Below Poverty Level

The City of New Bedford's period of economic expansion over much of the decade has had a positive effect on creating employment opportunities and increasing wage levels throughout the work force. However, the last two years of severe economic downturn has had a devastating effect on the employment prospects for the New Bedford's residents, despite the best efforts of the City and its partner organizations. Nevertheless the City continues to work tirelessly on its number one priority—the expansion of economic opportunity for all residents.

New Directions, the job training provider for the City of New Bedford, provides extensive job training programs which offer employment counseling, job referral service, special assistance to veterans, youth, and persons with disabilities. Special emphasis has included a manufacturing job-training center. In addition, New Directions provides Welfare - to - work and School - to - work Programs.

The New Bedford Economic Development Council administers economic development activities for the Community Development Office. The economic development strategy includes the retention of existing jobs, through loan programs, direct technical assistance, and to increase employment opportunities for low and moderate individuals. In addition, the NBEDC promotes job creation activities by aggressively marketing the city as an important economic opportunity area. The specific economic development initiatives for FY 2009 are further delineated in the Economic Development section of this document.

8. Housing Task force

In 2006, Mayor Scott W. Lang established an Inter Agency Housing Task Force to address the problem of abandoned and distressed properties in New Bedford. These properties have an adverse social and economic impact on a number of New Bedford's neighborhoods. The Task Force has focused primarily on properties which are abandoned, distressed, in tax title, pose a health/safety risk, are subject to vandalism and are used for illegal activities.

While the Task Force no longer meets with the frequency it did for the first two years of its existence, many of the initiatives it set in motion are still in place, and are reaping benefits for neighborhoods. These efforts include:

- Identification of problem properties.
- Development an integrated land records database and comprehensive inventory of property-based information.
- Identification properties and determine feasibility for rehabilitation, and recommend those properties that are severely distressed and pose a health/safety risk, for demolition.
- Aggressive pursuit those properties which are tax delinquent, and maximization of the efforts of the tax title foreclosure program.
- Ongoing implementation of the Attorney General's "Receivership Program".
- Increased efforts of the Health and Minimum Housing Departments to aggressively pursue properties with health and code violations.
- Development of a reclamation/disposition program for abandoned foreclosed property

and tax possessions, including vacant lots

- Coordination with the Police Department to pursue properties in which occupants are involved with illegal activities.
- Targeting of vacant properties in which the Fire Department has determined to show a current or potential risk for arson.
- Promotion and use of existing programs which provide developers and first time homebuyers with funding to create affordable housing opportunities and neighborhood revitalization.

9. ABANDONED PROPERTY AND FORECLOSURE STRATEGY

The Foreclosure Crisis in New Bedford:

During 2007, there were 419 advertised foreclosure notices which resulted in a total of 219 Foreclosure sales in New Bedford. The foreclosure crisis in New Bedford only worsened in 2008. During the calendar year there were 377 foreclosures notices resulting in 329 actual foreclosures. This represents a 66% increase from the previous year. In FY 2009, the City saw the number of foreclosures decrease from the peak in 2008 to 293, but this is still 34% increase over the 2007 number.

Impacts:

- Declining real estate values - The median single family sales price has steadily declined over the past three years. In 2006 the median sales price of a single family home was \$230,000, and median price declined to \$207,500 in 2007. The most recent data from Banker and Tradesman reveals a current median sales price of \$195,000 representing a 15% decline in single family home sales over the last three years. As of October 2009 the th median value for single family homes was \$177,500, representing a 22 percent decline since its peak.
- Abandoned buildings - Many of the financial institutions that have completed foreclosures have not taken immediate measures to maintain existing tenancies. In many instances, the financial institutions are offering residents monetary incentives to vacate the building, leaving the property abandoned and at risk. In addition, the mortgage holders are slow to properly secure building, leaving buildings open to the elements and to potential criminal activities. The resulting vacant property becomes a blighting influence and further deteriorates the values of surrounding occupied properties. There years ago.
- Increased crime. Buildings left abandoned and not properly managed create a haven for criminal activity. The City has encountered an increased level of criminal activity in these abandoned properties. The theft of copper piping has been widespread in some of the more distressed neighborhoods that are comprised of multifamily dwellings, and arsons have risen dramatically since the beginning of the foreclosure crisis.

The combination of high unemployment rates, increasing foreclosure rates, and decreasing housing prices are contributing to the economic decline of many of New Bedford's neighborhoods. In the City's most distressed neighborhoods, over 80% of the housing stock consists of multifamily dwellings. A substantial number of the foreclosures in New Bedford

consisted of multifamily buildings. Of the 700 foreclosure filings in 2007 and 2008, it is estimated that 70% are multifamily dwellings leaving nearly 2,500 renter households at risk. That trend appears to have shifted somewhat in Fiscal Year 2009, with multifamily foreclosures comprising just 51% of all foreclosures in New Bedford.

Foreclosure Prevention and Redevelopment

Foreclosure Prevention - The City of New Bedford Office of Housing and Community Development will continue to implement programs and initiatives to address the mortgage foreclosure crisis. Starting in January 2007, the OHCD has coordinated with local banks, legal assistance and social service agencies, non-profit housing counseling agencies, FannieMae, and MassHousing to form the New Bedford/Fall River Housing Partnership to assist homeowners faced with foreclosure. As of June, 2010, the Partnership has held ten (10) workshops in New Bedford and Fall River to educate and assist individuals and families, who are faced with foreclosure and are planning another workshop in Fall 2010. The partnership has also developed a mortgage product, "Buy New Bedford" providing an incentive to those purchasing foreclosed properties in New Bedford. This loan product is offered through several participating lenders and provides an advantageous financing product.

In January 2008, the City's Office of Housing and Community Development published a "Foreclosure Prevention Resource Guide" that identifies programs and services available to assist residents faced with foreclosure. These include legal assistance, support services, housing foreclosure prevention loan programs, and housing counseling services – including a 24 hour hotline. This guide was also produced in Portuguese and Spanish. The City has worked with a legal service provider that utilized summer interns to distribute these brochures to over 600 households door to door in target neighborhoods.

Neighborhood Stabilization Program (NSP) – The City of New Bedford did not receive NSP funding as a direct grantee. However, in 2008, the City successfully applied for and received an NSP award of \$1 million through the Massachusetts Department of Housing and Community Development (DHCD).

The primary focus of the City's NSP program was the acquisition and rehabilitation of foreclosed and abandoned properties to be subsequently sold to eligible first time homebuyers. The City has used NSP funding as well as HOME funding to acquire and rehabilitate specific properties in targeted areas for homeownership and rental opportunities. The City will require that all potential homebuyers be an owner occupant with a household income under 120% of AMI.

To date, the City has worked with a non-profit organization that has acquired and is in the processing of rehabilitation two (2) foreclosed and abandoned properties utilizing NSP funding. These properties will be sold to income eligible first time home buyer upon completion. The City is currently working with another non-profit CHDO agency to rehabilitate another foreclosed property that will be rehabilitated and sold to a first time home homebuyer utilizing NSP funding.

The City has also provided NSP funding to another non-profit agency to acquire and rehabilitate a three (3) unit foreclosed and abandoned property that will be used for the purpose of providing permanent affordable rental housing targeted for persons at or below 50% of Area Median Income (AMI).

NSP funds have been strategically targeted to neighborhoods experiencing the greatest impact of foreclosures. The concentrated efforts and resources on several target areas will contribute significantly to neighborhood stabilization and revitalization.

CDBG Housing: Performance During FY2009

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Objective	Outcome	Outputs		% Var
										Planned	Actual	
HOUSING PROGRAMS												
2009	17	J04D	Financial Assistance Program	212,812	CDBG	14B	Provide low interest and deferred payment loans to homeowners to correct code violations.	Providing Decent Housing	Improving affordability not just of housing but also of other services	8 Housing Units	13 Hsg. Units	163%
	15	J04G	At Home Program	0	CDBG	14A	Provide low interest and deferred payment loans to correct code violations and emergency repairs to allow homeowners to continue occupancy	Providing Decent Housing	Improving affordability not just of housing but also of other services	8 Housing Units	0 Hsg. Units	-100%
	16	J04J	Lead Paint Reimbursement Program	53,368	CDBG	14I	Provide grants to remove lead based paint hazards.	Providing Decent Housing	Improving affordability not just of housing but also of other services	20 Housing Units	24 Hsg. Units	120%
	14	J04B	Handicap Accessibility Program	58,895	CDBG	14A	Provide grants to remove or modify architectural barriers in homes of low income disabled persons, including installation of handicap ramps.	Creating a Suitable Living Environment	Improving affordability not just of housing but also of other services	16 Housing Units	9 Hsg. Units	-44%

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Objective	Outcome	Outputs		% Variance
										Planned	Actual	
HOUSING PROGRAMS												
2009	64	N/A	CHDO	0	HOME		Rehabilitation and/or acquisition of residential properties for affordable rental housing and home ownership opportunities for LMI first time homebuyers.	Providing Decent Housing	Improving affordability not just of housing but also of other services	5 Housing Units	0	-100%
	65	N/A	Neighborhoods First Program	193,160	HOME			Providing Decent Housing	Improving affordability not just of housing but also of other services	30 Housing Units	21	-30%
	66	N/A	HOME Rental Housing Program	1,900,000	HOME		Provide low interest loans to for profit and non-profit developers to renovate rental housing	Providing Decent Housing	Improving affordability not just of housing but also of other services	55 Housing Units	59	+107%
	18	J04C	OHCD - Service Delivery	217,795	CDBG	14H	This program will provide services associated with the loans and grants issued via the various housing programs.	Providing Decent Housing	Improving affordability not just of housing but also of other services	N/A	N/A	N/A

3. HOMELESSNESS

A. Overview

In FY2009, the City's Continuum of Care—organized cooperatively through the Homeless Service Provider's Network (HSPN) under the leadership of the Office of Housing and Community Development—developed a comprehensive strategy to address the needs of the homeless and associated special needs populations and the chronically homeless. These strategies, largely refining those previously identified in 2005, acknowledge both the immediate needs for crisis intervention, food and shelter, but also speak to the reduction of dependence on shelters through transitional, educational, and employment programs. Information detailing the City's 2009 progress—as well as strategies aimed at eradicating chronic homelessness and addressing episodic homelessness and homeless prevention—was detailed in the City's Continuum of Care 2009 application.



Over 2,700 persons experiencing homelessness were served during FY2009 in New Bedford

In response to these populations and the needs articulated in these strategies identified in the Continuum of Care and the Consolidated Plan, the City funded eleven (8) emergency and transitional housing programs through the ESG program during FY2009. These ESG programs clearly responded to strategies outlined in the Consolidated Plan:

- Provide for the emergency and transitional housing needs of those experiencing homelessness by:
 - Providing additional emergency and transitional housing assistance to individuals and families experiencing homelessness so as to fill the gap that exists within the City's Continuum of Care
 - Providing for the improvement and operational support of emergency shelters and transitional housing serving the City's Continuum of Care so as to ensure the continued vitality of existing facilities
- Facilitate the movement of those experiencing homelessness through the Continuum of Care into permanent housing and independent living by:
 - Equipping individuals and families with the life skills and capacity needed to sustain permanent housing and independent living,
 - Increasing opportunities for permanent housing for those experiencing homelessness

B. Continuum of Care Summary

The City of New Bedford, Massachusetts addresses homelessness primarily through the agencies, individuals, and organizations that comprise the membership component of its Continuum of Care—the Homeless Service Provider's Network [HSPN].

The City's HSPN is a collective of over sixty agencies, departments, consumers and organizations that make up New Bedford's Continuum of Care. The mission and workings of the HSPN are a reflection of the needs and priorities of the homeless community and those who serve them. Supported by the City of New Bedford through its Office of Housing & Community Development, the HSPN has enjoyed critical success because of the willingness of its membership to take on plan as a collective and recognize broad homelessness issues beyond individual client and program needs. Through the recognition of this common ground—aided in part from both anecdotal and analytic resources—the HSPN is united in its mission of advocacy and dignity for the homeless.

The HSPN, committed both to the eradication of homelessness in all its forms and to the restoration of basic human dignity to all people, continued its careful work throughout this past year on the following fronts:

Category	Continuum of Care: Specific Achievements in FY09
Membership, Community and Process	<ul style="list-style-type: none"> ▪ Served over 2,700 people experiencing homelessness throughout the Continuum in 12 months ▪ Increased accountability in membership, mission and participation across the board ▪ Maintained Pastor's Emergency Fund, a centralized church funding for emergency homeless services Initiated contact with and welcomed new stakeholders within the community ▪ Joined with the Fall River and Greater Attleboro-Taunton continuums of care to develop a regional network of homeless service providers ▪ Developed new opportunities and supportive environment for participation in planning meetings from homeless and formerly homeless individuals and families.
Homeless Strategy Development	<ul style="list-style-type: none"> ▪ Implementing recommendations of the City's 10 Year Plan to address Chronic Homelessness ▪ Conducted the eighth Annual Point-in-Time Count in January 2010 ▪ Continuum membership voted in roster of 2009-2010 subcommittees charged with specific responsibilities and tasks as identified in City's homelessness goals/strategies; SubCommittees report on activities to the Homeless Service Provider's Network [HSPN] on monthly basis ▪ Fostered the growth and continued development of the South Coast Regional Network to End Homelessness—procured funding from the Paul and Phyllis Fireman Foundation with which the Network hired a Coordinator, established a fund to move families and individuals out of shelter or to divert them from shelter into permanent housing, and implemented a common HMIS system across the entire region. ▪ Integrated Homelessness Program and Rapid Rehousing Program funding into the array of resources available to address homelessness in New Bedford. This was done through a competitive Request for Proposals process which ended in the selection of 7 subrecipient agencies responsible for direct program administration. All seven subrecipients are active members of the HSPN. As of June 30, 2010, 533 persons and 219 households were helped with HPRP funds. 94% of these were assisted under the Homelessness Prevention category.

Category	Continuum of Care: Specific Achievements in FY09, Continued
Communication	<ul style="list-style-type: none"> ▪ <i>StreetSheet.2010</i> brochure was revised and updated and offered into the community as an outreach tool in order to provide resource information to the homeless and those at risk of homelessness. Several thousand copies in English, Portuguese, and Spanish were distributed in New Bedford throughout the year. ▪ Standard Times published several key articles on homelessness in the City of New Bedford directly quoting and interviewing Continuum membership
Networking & Linkages	<ul style="list-style-type: none"> ▪ Monthly HSPN meetings have provided an exceptional forum for regular debate, lively discussion, creativity and both formal/informal solutions in response to vital, real-world problems affecting those experiencing [or threatened with] homelessness in New Bedford. ▪ Continued to develop and strengthen the South Coast Regional Network to End Homelessness in partnership with the Fall River and Greater Attleboro-Taunton Continuums of Care ▪ Attended several state-wide meetings, conferences, and workshops regarding homelessness through which providers and administrators shared best practices, learned about new funding opportunities, discussed legislative and system changes at the state and national level, etc.
Data Management	<ul style="list-style-type: none"> ▪ HousingWorks, a client-centered, user-friendly system, continues to serve as the City's HMIS vendor. ▪ 11 providers submit data for 27 programs; SHP, ESG, and HPRP programs participate in the HMIS system, as well as several voluntary participants who do not receive federal funds ▪ Successfully performed the HUD-mandated HMIS updates ahead of schedule, added new users, and introduced a system-wide uniform intake and assessment form ▪ Formed an HMIS subcommittee of the HSPN to oversee data quality and continuous improvement of our HMIS

In cooperation with the HSPN, the City of New Bedford prepared a Continuum of Care application in response to the FY09 SuperNOFA issued by HUD in July of 2009. This competitive application included a section specifically detailing the local Continuum system along with supportive housing funding applications for all nine renewal programs identified by the HSPN/Continuum system (including an HMIS program). As a result of this process, the City applied for and received nine renewal grants totaling just under \$1.7 million.

The City also applied for \$126,000 in Permanent Housing Bonus funds for a proposed Shelter + Care project to serve homeless individuals with HIV/AIDS. The project was not funded.



2010 Sister Rose Award recipient Brenda Souza (left) with Sister Rosellen Gallogly

In late Spring of 2009, the HSPN considered its ongoing work in analyzing and assessing the needs of the homeless within this Continuum, subsequently ranking a series of priorities/needs for the City of New Bedford in approaching the issue of eradicating homelessness. The Continuum unanimously ranked permanent housing opportunities for families as the highest and greatest

need facing New Bedford at this time. As a result, the Continuum's application for Supportive Housing funding reflected these priorities.

Throughout FY09 the City continued the funding and oversight of nine (9) programs for both permanent housing with supportive services and transitional housing through the McKinney-Vento program totaling just under \$1.7million. Those programs, and the amount of funding expended during FY09, are as follows:

McKinney-Vento Funding Expenditures FY09

Agency	Program	FY09 Expenditures
Positive Action Against Chemical Addiction, Inc.	STEP-Up Program - Permanent Housing with supportive services	\$265,079
SE MA Veteran's Transition House, Inc	Network House - Transitional Housing program with supportive services	\$96,819
Catholic Social Services of Fall River, Inc.	Coming Home Program – Permanent Housing program with supportive serices	\$272,490
Catholic Social Services of Fall River, Inc	Journey to Independence Program Permanent Housing program with supportive services	\$187,933
Catholic Social Services of Fall River, Inc	Housing First-- Permanent Housing program with supportive serices	\$298,069
Catholic Social Services of Fall River, Inc	Donovan House—Transitional Housing for Women with Children	\$198,609
Steppingstone, Inc.	The Graduate Program Transitional Housing with supportive services	\$97,884
Southeast Regional Network, Inc.	Family Preservation Program Permanent Housing program with supportive services	\$245,064
City of New Bedford's Office of Housing & Community Development	New Bedford Homelessness Management Information System Project	\$29,524
TOTAL		\$1,691,471

In June 2009, The City of New Bedford in cooperation with the HSPN, prepared a Continuum of Care application in response to the FY09 SuperNOFA issued by HUD in August of 2009. This competitive application included a section specifically detailing the local Continuum system along with renewal applications for the City's 9 Supportive Housing Program-funded projects. The following projects were submitted for renewal funding:

Priority Number	Program Name/Agency	Total SHP Request
1	Coming Home/Catholic Social Services of Fall River, Inc.	\$272,490
2	Journey to Independence/Catholic Social Services of Fall River, Inc.	\$187,933
3	Family Preservation Program/Reflections, Inc.	\$245,064
4	Housing First Program/Catholic Social Services of Fall River, Inc.	298,069
5	STEP Up/ PAACA Inc.	\$265,079
6	Graduate Program/Steppingstone, Inc.	\$97,884
7	Donovan House/ Catholic Social Services of Fall River, Inc.	\$198,609
8	Network House/Veterans Transition House Inc.	\$96,819
	HMIS/ City of New Bedford	\$29,524
Total		\$1,691,471

C. Emergency Shelter Grant Program

The City of New Bedford received \$131,990 in ESG funding during the FY 2009 program year. A total of 2,251 unduplicated clients were served through ESG Programs during FY 2009. A narrative summary of each project, detailing program accomplishments for this program year, as well as, fiscal activities is described in the Emergency Shelter Grant Narrative of this document.

D. Homeless Prevention and Shelter/Support Programming

During fiscal year 2009, the City of New Bedford's Office of Housing & Community Development undertook several other activities related to homelessness that are worthy of note. Initiatives such as the revised *Street Sheet 2010* provided a critical resource and referral tool for folks on the streets in need of support services and housing assistance. The City's ongoing leadership and administration continues to work with the Homeless Management Information System through its vendor, HousingWorks, to ensure careful data collection, integration and management of homeless statistical information played an important role in enhancing the coordination of service delivery and the strengthening the institutional structure from which the City's homeless prevention and support programs evolve.

Thanks to \$1,228,020 in Homelessness Prevention and Rapid Rehousing money, received in the latter half of FY 2009, the City was able to greatly step up its homelessness prevention activity, expending a total of \$557,061 as of June 30, 2010. 76% of this amount was spent on homelessness prevention activities—either direct financial assistance or relocation and stabilization services. These funds prevented 503 persons and 201 households from facing homelessness.

In addition to HPRP, the newly formed South Coast Regional Network to End Homelessness, part of the Commonwealth's Regional Network pilot system, has expended over \$92,000 to rehouse families and individuals in shelter and to divert them from the shelter system. These

resources, provided by the Paul and Phyllis Fireman Foundation, have helped 52 families and 17 individuals avoid shelter.

Through the continued funding of agencies implementing homeless prevention, support and shelter-based activities through the ESG program, the Supportive Housing Program, HPRP, and our regional network funding, the City of New Bedford remains committed to providing quality emergency and transitional housing programs and homelessness prevention and re-housing services consistent with its compassionate Continuum of Care system.

In addition to the aforementioned resources, the City received \$1,228,020 from the new Homelessness Prevention and Rapid Recovery Program (HPRP) and allocated that funding as follows:

Homelessness Prevention and Rapid Re-Housing Program-- HPRP

Agency/Program	Program Components
Catholic Social Services— CSS Homelessness Prevention and Rapid Re- Housing Program	<u>Prevention and Rapid Re-Housing</u> Financial assistance (rent and utility arrearages, deposits, and payments, moving costs, hotel and motel vouchers) and Relocation/Stabilization Services
Community Care Services— FOCUS in NB (Families Overcoming Challenges Utilizing Support in New Bedford)	<u>Prevention and Rapid Re-Housing</u> Financial Assistance (rent and utility arrearages, deposits, and payments, moving costs, hotel and motel vouchers) and Relocation/Stabilization Services
Market Ministries, Inc. Rapid Re-Housing Program	<u>Rapid Re-Housing</u> Financial Assistance (medium-term rental assistance) and Relocation/Stabilization Services for Market Ministries clients
New Bedford Women's Center Home to Stay Program	<u>Prevention and Rapid Re-Housing</u> Financial Assistance (rent and utility arrearages, deposits, and payments, moving costs, hotel and motel vouchers) and Relocation/Stabilization Services (includes Credit Repair/Financial Management workshops through YWCA)
PACE, Inc. PACE Prevention Services	<u>Prevention</u> Financial Assistance (rent and utility arrearages, deposits, and payments, moving costs, hotel and motel vouchers) and Relocation/Stabilization Services
South Coastal Counties Legal Services/New Center for Legal Advocacy Legal Aid Coalition of Southeastern Mass. (LACSM)	<u>Prevention and Rapid Re-Housing</u> Relocation/Stabilization Services —specifically legal services related to housing, from consultation to full legal representation
Steppingstone, Inc. Homeward Bound Program	<u>Rapid Re-Housing</u> Relocation/Stabilization Services for eligible residents of Steppingstone's New Bedford Women's Programs

Homeless Services: Performance During FY2009

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Objectives	Outcomes	Outputs		% Variance
										Planned	Actual	
PUBLIC SERVICES: HOMELESS PROGRAMS												
2009	30	J27A	New Center for Legal Advocacy - Housing Law Project	10,000.00	CDBG	05C	Free legal services to LMI individuals who are homeless or facing imminent homelessness	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	100 People	187	87%
	48	J29A	VTH - Homeless Service Providers Network Support Services Coordinator	10,000.00	CDBG	05	Fund a coordinator to provide for the service needs of the Homeless Service Providers Network	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	90 People	42	-54%
	40	J24B	Reflections - Case Management Program	7500.00	CDBG	05F	Case-Management services to LMI individuals residing at Reflections	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	100 People	63	37%
	37	J29B	United Way - Hunger Relief Project	7,500.00	CDBG	05	Provision of Thanksgiving turkeys to needy families	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	500 People	1,107	121%
	47	J24A	NeBCOA - WRAP House	14,000.00	CDBG	05F	Case Mgt Services provided to women recovering from substance abuse who are homeless, LMI and require a LT supportive treatment environment.	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	25 People	38	52%

*Additional Homeless Services provided with Emergency Shelter Grant funding may be found at the end of Section 7 Emergency Shelter Grant Program.

4. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

A. Relationship of use of CDBG funds to the Consolidated Plan



A new roof and structural stabilization will keep the historic Cogndon-Lucas House at Hazelwood Park standing until it is fully redeveloped.

As noted in earlier sections of this report, the use of CDBG funding bears a direct correlation to the City's Consolidated Plan. A full discussion of this relationship (including the assessment of the five-year objectives within the Consolidated Plan) is provided in Section I of this CAPER.

The Office of Housing & Community Development assured that the FY09 allocation responded to the Consolidated Plan objectives. The City of New Bedford was awarded \$3,010,541 for its CDBG Fiscal Year 2009 entitlement. Of that amount, (and from approximately \$369,00 in carryover funds from prior years in addition to program income of \$326,676 [actual] from loan repayments to Revolving loan funds) approximately \$285,000 was earmarked for

infrastructure improvements in eligible census tracts; \$100,000 was appropriated for clearance/demolition activities; \$1,014,500 was appropriated for public facilities and improvements; \$483,326 was appropriated for public services (an amount falling within the 15%); \$615,000 was appropriated for housing and commercial rehabilitation programs with an additional \$143,308 earned through the Housing Revolving Loan Fund; \$427,000 to economic development programs; and \$628,4000 was appropriated for Community Development planning and administration.

All of these appropriations, raised, discussed and reviewed through a citizen participation process, reflect the strategic objectives articulated in the City's Consolidated Plan.

[1] Process

A request for proposals was advertised in local newspapers for both CDBG and Emergency Shelter Grant Programs in addition to being made available through the City's website. The process began with two public meetings in January, 2009 which coincided with the release of the CDBG and ESG Requests For Proposals (RFP). A January technical assistance workshop open to any interested and/or potential applicants guided applicants through the entire RFP ensuring clarity in their understanding of required information and program expectations.



Community Participation

A total of twenty-one community-based human service agencies and City departments received funding awards for public service projects totaling \$483,326 for fiscal year 2009; the awards were based on each agency's demonstrated ability to provide high priority

services to low and moderate income individuals and families, the homeless, the elderly, and handicapped residents of the City of New Bedford.

[2] Overview of FY09 CDBG Expenditures

Streets and Sidewalks The City's Office of Housing & Community Development was extremely successful in implementing the infrastructure improvements category of the CDBG entitlement in FY09. Through the City's Department of Public Infrastructure, \$27,326 of CDBG funding was designated for street repair, reclamation, binder coursing and repaving and sidewalk and curb repair in eligible Census Blocks. In order to achieve fiscal efficiency, the locations of sidewalk repairs continue to coincide with those undergoing street reconstruction.

Infrastructure Improvements: Streets and Sidewalks

Street	From	To	Length of Work
Reed Street	Kempton	Court St	1060 Linear Feet

Clearance Activities Through the City's Department of Inspectional Services, \$7,507 was expended during FY09 to board up Eight abandoned properties.

Clearance Activities: Public Facilities and Neighborhood Improvements

Address	CT-BG	Revitalization Target Area
203 Weld Street	11-2	Acushnet Heights
800 South First St	26-2	South Central
7 Ambergris Lane	10.2-2	N/A
86 Church Street	8-1	N/A
365 Coggeshall Street	12-2	North End
96 Holly Street	7-2	North End
7 Crapo	20-2	N/A
806 County St	13-1	Acushnet Heights

Public Facilities and Neighborhood Improvements Activities and funding during FY09 were as follows: completion of the Congdon Lucas House rehabilitation and video camera surveillance project, continued work on the vacant lot restoration project, selective demolition and site preparation at the Andre McCoy Gymnasium to create an all-purpose community center; roof replacement at Kennedy Donovan Center, a day habilitation center for disabled adults and children; Brooklawn Park improvements; a fire supression system at the Cape Verdean Veterans Hall, and building demolitions.

Infrastructure Improvements: Public Facilities and Neighborhood Improvements

Program Year	Project Name	Description of Work	Status	Funding expended during FY09
FY06	Closed Circuit TV Surveillance	Install Surveillance Cameras throughout City	Project completed	\$118,516
FY 08, 09	Hillman Street Gym/Complex	McCoy Gym Renovation	Project Underway	\$ 30,502
FY 08	Congdon Lucas House	Stone Building Restoration	Project completed	\$110,213
FY08, 09	Vacant Lot Program	Create Five Neighborhood Mini-Parks	4 complete, 1 underway	\$98,684
FY08	Community Garden	Plant 2 Community Gardens	Complete	\$6,460
FY09	Kennedy Donovan Center	Roof Replacement	complete	\$40,000

Park Improvements – Park and playground improvement projects during FY09 were as follows: completion of Ashley Park site improvements to include playground equipment and basketball court etc. and Brooklawn Park site improvements,

Infrastructure Improvements: Parks and Playgrounds

Program Year	Project Name	Description of Work	Status	Funding expended during FY09
FY07	Ashley Park	Site Improvements	Project Complete	\$12,284
FY09	Brooklawn Park	Site Improvements	Project Underway	\$23,797

Public Services - The public services component of the City of New Bedford's CDBG program continued to be a successful asset for the low/moderate income residents of the City. Approximately 28,008 units of service were provided for 12,213 unduplicated individuals participating in public service projects offered through Community Development Block Grant Programs during Fiscal Year 2009. The majority of those participating in the programs are from low/moderate income households, as determined through monitoring statistics reported by each participating agency.

CDBG funded public service programs are credited with providing year-round recreational opportunities for residents of all ages in the City of New Bedford. These popular activities include youth activities comprised of summer basketball leagues, weekend and after-school activities, art programs, tennis, gymnastics, fishing, co-ed volleyball, youth and men's basketball, and the summer lunch program. During fiscal year 2009, CDBG funding provided 1,096 unduplicated individuals and 1,361 repeating individuals with recreational activities in the City of New Bedford.



Participants in Trips for Kids' Urban Explorers Program investigate local marine life on a New Bedford beach.

Projects funded under the public services category included the continuation of the Elder Services department that provided various senior center recreational activities, such as yoga, line dancing and bingo for 1,065 unduplicated seniors and 5,440 repeating seniors. CDBG funding is also provided for other senior programs such as the Art Therapy Program and the Elderly Mainstream program which benefited 544 unduplicated senior citizens and 2318 repeating senior citizens.

Community Development public service programs continued to provide funding for the New Bedford Police Department's Domestic Violence Unit where interns/intake specialists were retained to assist police officers in performing the evaluation of domestic violence cases (to approximately 3,059 unduplicated individuals) so that domestic violence offenders may be prosecuted for their violent acts; the Northstar Learning Center's Farmers' Market offered vouchers for free produce for 533 Low to Moderate Income individuals and the United Way Hunger Commission gave free Thanksgiving turkeys which benefited 2,152 families.

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
FISCAL YEAR 2009 STATISTICAL SUMMARY FOR NEW CLIENTS**

AGENCY	Hispanic or Non-Hispanic	White	Black African American	Asian	Amer Indian /Alask Native	Native Haw/ Other Pac Isl.	Amer Ind/ Alask Nat and White	Asian & White	Black & White	Amer Ind/Alask Nat and Black	Other Multi Racial	TOTALS	Over Inc	Mod Inc	Low Inc	Ext Low Inc	
Access for Community Enhancement Services	H																
	NH										212	212	212	0	0	0	212
Art Therapy Inspirational Art - Art for Seniors	H	2										2					
	NH	381										381	383	2	66	223	92
Easter Seals (ASSETS)	H	4	1						1			6					
	NH	31	6		1				2			40	46	12	4	8	22
Brick by Brick	H	7	1								38	46					
	NH	26	19		1	1	5	2	3	2	8	67	113	1	10	29	73
Coastline Elderly Services Inc. Resident Services	H	2										2					
	NH	24	1									4	33	0	0	4	29
Coastline Elderly Services Inc.-Community Mainstream	H											5					
	NH	140	1				2					18	166	2	6	56	102
Community Services-Elder Services	H	2	6									6					
	NH	1027	27									3	1065	2	31	676	356
Community Services-Community Outreach	H	2										40					
	NH	78	3									52	175	0	2	11	162
Community Services Summer Day Program	H	1	2									37					
	NH	101	20						12			33	206	14	25	49	118
Community Services Summer Jobs Program	H	2										4					
	NH	11	5									2	24	5	5	3	11
Community Services After School Activities	H	1										31					
	NH	55	19						2			22	130	19	19	33	59
Greater New Bedford Boys & Girls Club Youth Outreach	H	67	37									64					
	NH	72	95	1	2				3	48		81	470	76	77	172	145
Immigrants Assistance Center – Ombudsman Services	H	31										31					
	NH	934	71						2			2	1040	75	192	302	471
New Bedford Symphony Orchestra	H	658										658					
	NH	1235	283	26	24	17			159			1744	2402	0	496	1906	0
Youth United Basketball League [PACE]	H	7	2									15					
	NH	81	24	1			2		7			21	160	52	40	47	21
Monte's Basketball League [PACE]	H	2	4									6					
	NH	9	36									4	51	0	0	16	35
NBPD-Domestic Violence Unit	H	239	216	2								457					
	NH	2057	479	2	1		1		1	1	60	2602	3059	74	563	685	1737

(continued)

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
FISCAL YEAR 2009 STATISTICAL SUMMARY FOR NEW CLIENTS**

AGENCY	Hispanic or Non-Hispanic	White	Black African American	Asian	Amer Indian /Alask Native	Native Haw/ Other Pac Isl.	Amer Ind/ Alask Nat and White	Asian & White	Black & White	Amer Ind/Alask Nat and Black	Other Multi Racial	TOTALS		Over Inc	Mod Inc	Low Inc	Ext Low Inc
												H	NH				
New Bedford Council on Alcoholism, Inc.	H	2										2	38	0	0	2	36
	NH	33	2							1	36						
New Center for Legal Advocacy	H	10	3								54	67	187	0	0	25	162
	NH	77	20							23	120						
North Star Farmer's Market	H	21	13					1	2		113	150	533	0	12	108	413
	NH	308	34		4		1		9		27	383					
North Star Learning Center	H										1	1	48	0	6	33	9
	NH	7	27						1		12	47					
People Supporting Independent Leisure, Inc.	H		2									2	51	0	0	0	51
	NH	42	7									49					
Reflections	H	6										6	63	0	0	3	60
	NH	54	3								1	57					
Team Builders, Inc.	H	6	3								8	17	46	6	16	24	0
	NH	14	12								3	29					
Trips for Kids of N.B. Inc.	H	2	5									7	79	9	21	25	24
	NH	32	15	1	1				4	1	18	72					
Southeastern MA Veteran's Housing Program Inc.	H	2										2	42	0	1	7	34
	NH	35	5									40					
UMASS Compeer	H	17									7	24	284	0	14	55	215
	NH	185	36	1			1		7	5	25	260					
United Way Hunger Commission	H												1107	0	250	628	229
	NH	267	100								740	1107					
TOTALS	H	1,093	295	2	0	0	0	1	4	0	419	1,814	12,213	349	1,856	5,130	4,878
	NH	7,316	1,350	32	35	18	11	5	256	10	1,306	10,399					
		8,409	1,645	34	35	18	11	5	260	10	1,785	12,213					

Housing and Rehabilitation Programs.

As noted in Section Two of this report, the Office of Housing & Community Development also funded four Housing and Rehabilitation Programs¹ producing forty one (41) loans/grants assisting 46 units of housing for a total of \$325,075 while twenty nine (29) HOME funded projects provided assistance to 47 units of housing for a total of \$1,736,673.

Of these four programs, the Financial Assistance Program issued 13 loans, which provided rehabilitation funding for 13 housing units; forty six percent [46%] of which were given to female heads of households. The following chart further details the distribution of these funds:

FINANCIAL ASSISTANCE PROGRAM REHAB FY09 ACTIVITY					
Census Tract	Amount of Assistance	# of units	Ethnicity	Income %	Female Head of Household
16-4	21,835	1	NH-O	50-80%	NO
15-2	15,545	1	NH-W	30-5-%	YES
17-3	27,742	1	NH-W	0-30%	YES
3-4	5,752	1	NH-B	30-50%	NO
15-3	20,622	1	H-W	50-80%	NO
20-2	11,659	1	NH-W	50-80%	NO
20-1	15,103	1	NH-W	50-80%	YES
02.02-1	26,323	1	NH-W	50-80%	NO
16-4	9,660	1	NH-O	30-50%	NO
10.02-2	6,798	1	H-W	50-80%	YES
10.02-2	15,999	1	NH-W	50-80%	YES
10.02-2	22,682	1	NH-W	30-50%	YES
3-3	13,092	1	NH-W	50-80%	NO

There were no At Home Projects in 2009.

B. Amendments

As a result of the passage of the American Recovery and Reinvestment Act in February, 2009, the City of New Bedford received two additional entitlement allocations for which we were required by HUD to submit a substantial amendment to our FY 2008 Action Plan and FY 2005-2009 Consolidated Plan.

These allocations were \$802,671 in Community Development Block Grant Recovery funding and \$1,228,020 from the new Homelessness Prevention and Rapid Recovery Program. The City followed the recommended procedures regarding public consultation, requested and received City Council approval, and submitted a combined substantial amendment for both programs on May 15, 2009. The CDBG-R portion of the amendment details the four projects to received funding, all of which were participants in the RFP process for the regular CDBG funding round.

The City, through the Office of Housing and Community Development also undertook a public input process for the distribution of Homelessness Prevention and Rapid Re-housing Program (HPRP) funds, consulting closely with the homeless service provider community to come up with a funding distribution formula and request for proposal process that would ensure these funds

¹ Specific housing initiatives for FY 2006 are further delineated in Section 2 Housing of this report.

would have the greatest impact possible on the problem of homelessness and housing insecurity in our city. The City proposed in its Substantial amendment the following funding breakdown:

<u>PROJECT</u>	<u>CDBG-R FUNDING</u>
Street and Sidewalk Improvements Replacing sub-surface and surface infrastructure in select residential and commercial neighborhoods in income-eligible census-tracts	\$290,000
Harbour House Family Shelter Child Care Center Conversion of existing administrative space to an on-site child care facility at the Harbour House family homeless shelter, which will be open to shelter clients and the broader community	\$100,000
Economic Development Loan Fund Augmenting existing revolving loan fund to provide advantageous financing to small businesses and non-profit corporations	\$125,000
Andre McCoy Community Center Rehabilitation Rehabilitation and conversion of a WPA-era gymnasium into an all-purpose community center and recreational facility	\$207,404

Homelessness Prevention and Rapid Re-Housing Program--HPRP

Agency/Program	Program Components
Catholic Social Services— CSS Homelessness Prevention and Rapid Re-Housing Program	<u>Prevention and Rapid Re-Housing</u> Financial assistance (rent and utility arrearages, deposits, and payments, moving costs, hotel and motel vouchers) and Relocation/Stabilization Services
Community Care Services— FOCUS in NB (Families Overcoming Challenges Utilizing Support in New Bedford)	<u>Prevention and Rapid Re-Housing</u> Financial Assistance (rent and utility arrearages, deposits, and payments, moving costs, hotel and motel vouchers) and Relocation/Stabilization Services
Market Ministries, Inc. Rapid Re-Housing Program	<u>Rapid Re-Housing</u> Financial Assistance (medium-term rental assistance) and Relocation/Stabilization Services for Market Ministries clients
New Bedford Women's Center Home to Stay Program	<u>Prevention and Rapid Re-Housing</u> Financial Assistance (rent and utility arrearages, deposits, and payments, moving costs, hotel and motel vouchers) and Relocation/Stabilization Services (includes Credit Repair/Financial Management workshops through YWCA)
PACE, Inc. PACE Prevention Services	<u>Prevention</u> Financial Assistance (rent and utility arrearages, deposits, and payments, moving costs, hotel and motel vouchers) and Relocation/Stabilization Services
South Coastal Counties	<u>Prevention and Rapid Re-Housing</u>

Legal Services/New Center for Legal Advocacy Legal Aid Coalition of Southeastern Mass. (LACSM)	Relocation/Stabilization Services —specifically legal services related to housing, from consultation to full legal representation
Steppingstone, Inc. Homeward Bound Program	<u>Rapid Re-Housing</u> Relocation/Stabilization Services for eligible residents of Steppingstone's New Bedford Women's Programs

C. Certification of Consistency for Local Applicants for HUD Funds

During the reporting year, the Office of Community Development provided certificates of Consistency with the Consolidated Plan to several non-profit organizations attempting to secure funding for various housing programs. These certificates consisted of those identified in the following chart:

Certifications of Consistency with the Consolidated Plan Issued During FY2009		
Date of Certification	Project Name	Applicant Name
11.25.09	Journey To Independence	Catholic Social Services
11.25.09	Family Preservation Project	Reflections
11.25.09	Graduate Program	Steppingstone, Inc.
11.25.09	Network House	SEMA Vet's Transition House
11.25.09	Donovan House	Catholic Social Services
11.25.09	Coming Home	Catholic Social Services
11.25.09	Housing First	Catholic Social Services
11.25.09	Step-Up Program	PAACA, Inc.
10.26.09	Five year and Annual PHA Plan	New Bedford Housing Authority
7.1.2009	No Place Like Home Housing Counseling	Catholic Social Services
7.10.2009	Brockton/Fall River/New Bedford Lead Hazard Control Program	City of Brockton

D. National Objectives Summary

Grantee funds have been used during the program year to meet two national objectives - 1) activities benefiting low and moderated income persons, and 2) activities that aid in the prevention or elimination of slums and blight. The City complied with the overall benefit certification; 94.7% of the total funding distributed to programs was for activities that benefited low and moderate - income persons.

E. Ensuring Compliance with Program Requirements

The City monitors implementation of its Consolidated Plan in conformance with all applicable regulations. The Office of Community Development conducts an on-site monitoring visit for each sub-recipient of CDBG and ESG funds. A notification letter is sent to each agency concerning the time, date and scope of monitoring. Each agency is carefully monitored to

insure compliance with program guidelines. A formal report is issued that provides an overview of the monitoring visit. No significant findings were reported during the FY 2009 program year.

F. Assessment of Grantee Efforts/Self Evaluation

In its Consolidated Plan, the City identified the housing needs of low to moderate-income citizens and developed strategies to help meet those needs. The strategy is summarized as follows:

"To maintain and conserve New Bedford's affordable housing stock and neighborhoods, expand home ownership opportunities, and address housing needs of lower income persons including the homeless and special needs populations."

The evaluation of the extent to which the community has collectively solved neighborhood and community problems clearly extends beyond the auspices of the Office of Housing & Community Development. For obvious reasons this self-evaluation will report on the impacts of the programs and activities funded through the consolidated entitlement grants. It is clear that there are factors that will affect the degree to which the community can solve its problems.

1. Displacement - No activities resulted in the displacement of any households or businesses during the reporting period.
2. Jobs not taken by LMI persons - The New Bedford Economic Development Council administered job creation activities, and reported that all jobs that became available through the loan activities were taken by low and moderate income persons.
3. Limited Clientele - Several public service activities were undertaken during the program year that served a limited clientele; many of those activities did not serve a clientele falling within one of the "presumed low/mod benefit" categories. In those cases one of two methods was used to determine that at least 75% of those served by the activity were low/mod.

In most instances the sub-recipient or sub-grantee agencies administering those programs collected household income information from the beneficiaries of those programs on forms completed by the beneficiaries themselves, or by the parents of children served. In other cases, which include those programs based in neighborhood schools, income information was available by other means, such as data from the school lunch program, or data that indicated that the students belong to households in adjacent public housing developments which require that tenants are of low or moderate income.

4. Program Income - The CDBG housing program revolving loan fund generated \$143,308 in repayments, which were used to supplement the FY 2009 allocation for those programs. The economic development revolving loan fund generated \$183,368 in repayments, which were used to supplement the FY 2009 allocation for that program.

In addition, public service-funded CDBG Recreation programs generated revenue [applicable credits] totaling \$51,381 in user fees, which was rolled back into the cost of operating the programs.

G. Economic Development

The City of New Bedford's Economic Development Council has been charged as the leading economic development agency in the city. As quasi-public entity, the NBEDC has become the leader in promoting business growth and promoting community development initiatives in the business community. The NBEDC's main objective has been to serve as a focal point for information on economic development issues and has worked to coordinate New Bedford

efforts to expand the existing business base through the recruitment of new businesses to the city, as well as assisting with costs for the expansion of existing businesses in the City. The NBEDC has acted as catalyst for city economic development growth by working with various local constituent groups to attract businesses and job opportunities and to improve the quality of life for City residents.

The New Bedford Economic Development Council provides business assistance through a number of CDBG and EDA loan pool resources. Micro-enterprise loans are available through Small Business Administration (SBA) to support small business growth as well as a host of other Revolving Loan Fund Programs, under CDBG and EDA funding, to offer business expansion funds, business relocation financing, and basic business development loans. These initiatives include funding for the Community Economic Loan Fund, (CELF), and the management of the EDA Fisheries Grant, as well as the management of the EDA Non-Fisheries Loan Pool.

The Office of Housing and Community Development also provides funding for the three local business associations to encourage neighborhood-based small business development and activity. The Office of Housing and Community Development further provides funding to support the Community Economic Development Corporation of Southeastern Massachusetts (CEDC) in providing technical assistance for the implementation of micro-enterprise loan strategies for small and emerging businesses in low-income revitalization areas

Economic Development Funding in FY 2009

During FY 2009 NBEDC provided a total of \$ 890,000 in Economic Development funds to 8 companies utilizing CELF Funds, CDBG-R Funds, Competitive Capital Access Program, EDA Fishing Loan and EDA Non-Fishing Loan Programs that will result in the creation of 11 new jobs and the retention of 29 existing jobs, at least 51% of which will be held by Low/Moderate Income people. The following chart identifies those loans by funding source issued in FY09:

Economic Development Loans in FY 2009	Loans	Total	Jobs to be Created	Jobs to be Retained	Actual Jobs Created/Retained	LMI Jobs
Economic Development Agency (EDA) Fishing Loan Program	2	\$300,000	10		Created 5	3
Economic Development Agency (EDA) Non-Fishing Loan Program and Competitive Capital Access Program (CCAP)	2	\$170,000		11	Retained 11	10
CDBG CELF Program	3	\$270,000	1	14	Retained 14	13
CDBG-R Program	1	\$150,000		5	Created 1 Retained 5	1 5
Total Economic Development Loans	8	\$740,000	11	30	36	32

In addition, 9 FTE jobs were created and 4 FTE jobs were retained during FY09 as a result of loans issued in prior fiscal years by the NBEDC.

All CDBG loan funds are administered in a manner so as to comply with the CDBG national objectives comprising of special economic development assistance, designating job creation or retention initiatives, or micro-enterprise assistance to smaller low-income business owners with five or fewer employees.

Finally, the Office of Housing and Community Development administers a commercial store front reimbursement program to assist businesses located within eligible census tracts with façade improvements. During FY09 the rehab program provided grants as follows:

Commercial Programs	FY09 Activity
Storefront Reimbursement Program	Provided twenty-three (23) storefront rehabilitation grants totaling \$45,520 to assist business owners with façade improvements.

The Storefront Reimbursement programs may be further broken out to highlight areas of the City and amount of funding provided as follows:

CDBG Commercial Program Specifics		
PROGRAM	CENSUS TRACT	GRANT AMOUNT
Storefront Reimbursement Program	18-1	1003
	18-1	1212
	8-1	1210
	18-1	2000
	24-2	1310
	18-1	2000
	2-2	1485
	18-1	1965
	18-1	1420
	4-3	2000
	28-4	75
	9-1	2000
	18-1	2000
	4-5	1500
	23-2	6000
	12-1	2000
	4-5	2000
	18-1	2000
	7-2	1940
	12-1	6000
	6-3	1200
	12-1	2000
	18-1	1200

CDBG Programs: Performance During FY2009

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	HUD Matrix Code	Activity Description	Objective	Outcomes	Outputs		% Var
										Planned	Actual	
ECONOMIC DEVELOPMENT PROGRAMS												
	42	J67	New Bedford Economic Development Council [NBEDC] - Economic Development Program	391,000	CDBG	18A	Special Economic Dev, comml/ind imprvts carried out by NBEDC, grants, loans, loan guaranty programs, tech assistance to small/ micro-enterprise	Creating Economic Opportunities	Improving affordability not just of housing but also of other services	12 New and/or retained jobs;	29 Jobs Created 11.5 Jobs were Retained	237%
	10	J04A	Storefront Reimbursement Program	45,520	CDBG	14E	Provide grants to business owners to improve commercial facades and signage.	Creating Economic Opportunities	Improving affordability not just of housing but also of other services	21 Businesses	24 Businesses	14%

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	HUD Matrix Code	Activity Description	Objective	Outcome	Outputs		% Var
										Planned	Actual	
INFRASTRUCTURE												
2009	5	J10A	Dept of Public Infrastructure - Street/Sidewalk Improvements	\$27,326	CDBG	03K	Paving of Roadways disturbed by the installation of new water mains in eligible census tracts	Creating a suitable living environment	Improving Sustainability by promoting viable communities	1,000 People	1,273 People	27.3%
2009	6	J10B	Vacant Lot Mini-Park Project	\$129,457	CDBG	03	Creative pocket green spaces in City owned vacant lots in LMI neighborhoods	Creating a suitable living environment	Improving Sustainability by promoting viable communities	2 Public Facilities	3 Public Facilities	50%
PUBLIC FACILITIES IMPROVEMENT												
2009	7	J06	Kennedy-Donovan Roof Replacement	\$40,000	CDBG	03	Replacement of roofing materials with insulated rubberized roofing system	Creating a suitable living environment	Improving Sustainability by promoting viable communities	1 Public Facilities	1 Public Facilities	0%
2009	10	J09	Brooklawn Park – Install drainage as part one of multiphase project	\$23,797	CDBG	03	Installation of drainage system throughout Brooklawn Park	Creating a suitable park environment	Improving Sustainability by promoting viable communities	1 Public Facilities	N/A	0%
2009	8	H15C	Hillman Street Complex Renovation	\$30,502	CDBG	03	Renovation of the Gym complex on Hillman Street	Creating a suitable publicly accessed environment	Improving Sustainability by promoting viable communities	2 Public Facilities	N/A	0%
2009	3	J02	OHCD - Project Management	\$55,765	CDBG	03	Oversight of the properties funded and undertaken by the OHCD	Creating a suitable living environment	Improving Sustainability by promoting viable communities	NA	-	NA

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	HUD Matrix Code	Activity Description	Objective	Outcome	Outputs		% Var
										Planned	Actual	
Clearance Activities												
2009	11	J115A J10C	Dept of Inspectional Services – Demolitions Board-ups	\$7,507	CDBG	04	Demolition of unsafe/abandoned buildings	Creating a suitable living environment	Improving Sustainability by promoting viable communities	3 Public Facilities	8	167%
PARK IMPROVEMENTS												
PUBLIC SERVICES: YOUTH PROGRAMS												
2009	29	J22H	NBSO – Music in the AM	\$6,000	CDBG	05D	Provide school based music listening and education in where 80% of the students are LMI	Creating a suitable living environment	Improving Availability or accessibility of units or services	2640 students	2402 students	-10%
2009	25	I22D	Rec - Summer Jobs Program	\$21,726	CDBG	05D	Provides summer job opportunities at recreational sites for City youth	Creating a suitable living environment	Improving Availability or accessibility of units or services	36 people	24	-34%
2009	21	J22C	Rec - Summer Day Program	\$35,000	CDBG	05D	City-run summer day camp for children ages 6-12.	Creating a suitable living environment	Improving Availability or accessibility of units or services	336 people	440	31%
	33	J22E	Boys' & Girls' Club Youth Outreach	\$5,000	CDBG	05D	Provide youth transportation to and from the Boys & Girls Club	Creating a suitable living environment	Improving Availability or accessibility of units or services	400 People	470	17%
	41	J22I	Brick by Brick – Creative Careers	\$5,000	CDBG	05D	Introducing youth to various forms of occupational media	Creating a suitable living environment	Improving Availability or accessibility of units or services	30 people	113	276%
	20	J22A	Monte's & Youth united Summer Basketball League	\$6,000	CDBG	05D	Youth summer basketball leagues in New Bedford	Creating a suitable living environment	Improving Availability or accessibility of units or services	250 people	211	-16%
	27	J22J	Team Builders, Inc. Performing Arts for Stronger Families	\$5,000	CDBG	05D	Weekend and After-School program for LMI youth	Creating a suitable living environment	Improving Availability or accessibility of unit or services	15	46	206%
	34	J22K	Trips for Kids – Urban explorers	\$5,000	CDBG	05D	Weekend and After-School program for LMI youth	Creating a suitable living environment	Improving Availability or accessibility of units or services	30	48	60%

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	HUD Matrix Code	Activity Description	Objectives	Outcome	Outputs		% Var
										Planned	Actual	
PUBLIC SERVICES: YOUTH PROGRAMS (Con't)												
2009	26	J30B	North Star Learning Center- Acushnet Heights Youth Club	9,000	CDBG	05D	Provided after school activities for youth in the Acushnet Heights Neighborhood.	Creating a suitable living environment	Improving Availability or accessibility of units or services	20 People	43	115%
ELDERLY PROGRAMS												
2009	38	J21D	Art is Therapy	8,000.00	CDBG	05A	Art Classes for senior citizens	Creating a suitable living environment	Improving Availability or accessibility of units or services	100 People	383	283%
	24	J21A	Community Services- Elder Services Project	\$136,129	CDBG	05A	Provides structured educational programs and social opportunities to elderly and disabled populations	Creating a suitable living environment	Improving Availability or accessibility of units or services	2100 People	1065	50%
	31	J21C	Coastline Elderly - Community Mainstream	\$10,000	CDBG	05A	Program to ensure seniors have access to mainstream resources	Creating a suitable living environment	Improving Availability or accessibility of units or services	125 People	166	32%
	32	J21E	Coastline Elderly Residential Services	\$10,000	CDBG	05A	Program to ensure seniors have access to needed Services	Creating a suitable living environment	Improving Availability or accessibility of units or services	34	33	-3%

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	HUD Matrix Code	Activity Description	Objective	Outcome	Outputs		% Var
										Planned	Actual	
PUBLIC SERVICES: HANDICAP/SPECIAL NEEDS PROGRAMS												
2009	49	J23A	Access - Rec & Social Activities for people w/ disabilities	\$4,000.00	CDBG	05B	Recreational and social activities to individuals with disabilities including monthly dances, access to local summer camps, and financial assistance toward recreation activities.	Creating a suitable living environment	Improving Availability or accessibility of units or services	160 People	212	32%
	23	J23B	Easter Seals- Reading Coach	\$10,000	CDBG	05B	Provide after school reading program for youth with learning disabilities	Creating a suitable living environment	Improving Availability or accessibility of units or services	52 people	46	-12%
	39	J23C	PSILL - Transportation Resources for Community Inclusion	6,000.00	CDBG	05B	Provide transportation resources to individuals with disabilities in the form of cab vouchers and weekend chaperoned trips.	Creating a suitable living environment	Improving Availability or accessibility of units or services	40 People	51	27%
CRIME PREVENTION PROGRAMS												
2009	19	J25A	New Bedford Police Department - Domestic Violence Intern Coordinator	\$31,000	CDBG	05G	Retention of an intern coordinator to handle the administrative workload of the domestic violence unit and to supervise and schedule interns.	Creating a suitable living environment	Improving Availability or accessibility of units or services	2,500 People	3059	22%

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	HUD Matrix Code	Activity Description	Objective	Outcome	Outputs		% Var
										Planned	Actual	
PUBLIC SERVICES: HEALTH & COUNSELING PROGRAMS												
2009	63	J28C	UMASS Dartmouth - Southcoast Compeer	\$7,479	CDBG	05O	Mentoring program for mentally ill residents	Creating a suitable living environment	Improving Availability or accessibility of units or services	125 People	254	127%
	36	J28D	NorthStar – Farmer's Market	6,000.00	CDBG	05	Vegetable vouchers to promote healthier diets for LMI Families	Creating a suitable living environment	Improving Availability or accessibility of units or services	400 People	533	33%
PUBLIC SERVICES: BI-LINGUAL/CULTURAL PROGRAMS												
2009	28	J26B	Immigrants' Assistance - Ombudsman Services Project	10,000.00	CDBG	05	Social services to non-English speaking City residents	Creating a suitable living environment	Improving Availability or accessibility of units or services	800 People	1040	30%
PUBLIC SERVICES: NEIGHBORHOOD SERVICES												
2009	35	J30A	Community Services - Community Outreach	65,133	CDBG	05	A community service liaison and ombudsperson.	Creating a suitable living environment	Improving Availability or accessibility of units or services	250 People	175	-30%
2009	22	J20A	Community Services - Supportive Recreation	19,285	CDBG	05	After-school programs & special events for youth	Creating a suitable living environment	Improving Availability or accessibility of units or services	300 People	130	-57%

5. HOME Program

This section will report on the number of project units completed for each of the separate HOME programs, the mix of public vs. private funds, and the distribution of HOME funds among the various categories of need.

The HOME Program provides funding to create safe, decent, affordable housing to low and moderate-income occupants. During the 2009 Fiscal Year, a total of 21 down payment/closing cost loans were closed providing financing to first time homebuyers. Additionally, the HOME Program provided funding for rental housing and collaborated with non-profit agencies through CHDO assistance. The City of New Bedford was allocated \$1,344,474 in HOME Program funding during FY 2009.



A. Distribution of HOME funds among identified needs

Twenty-one (21) loans totaling \$193,160 were given to first time homebuyers for the acquisition and rehabilitation of eligible properties. Of that amount, \$105,479 was for Downpayment and Closing Cost assistance, \$5,632 was for rehab costs for First Time Homebuyer properties and \$21,500 was for GAP assistance. * In addition, \$60,549 was expended for rehabilitation assistance to first time homebuyers that was committed in Fy2008.

Of these loans, (25.05%) were given to minority households broken down as follows: .05% Hispanic White, and 25% Black.

Thirty percent (30%) of the assisted households had incomes below fifty percent (50%) of median income and forty two percent (42%) were occupied by female head of households.

The chart titled, "Neighborhood's First Program FY09 Activity" identifies all the loans for downpayment/closing costs, rehabilitation and gap assistance that were closed and/or committed during FY09.

HOME funding was also made available to rental projects in FY09. During this fiscal year, loans totaling \$1,200,000 in HOME funds were closed, assisting the development of two hundred sixty seven (267) rental units, of which thirty seven (37) were HOME assisted units. In addition, \$700,000 in HOME funding was committed to two rental projects assisting 219 units of housing, with 22 HOME Assisted units. The chart entitled, "Rental Rehabilitation Program Activity" more specifically identifies these loans.

In addition, HOME funds in the amount of \$457,573 were made available for assistance to rehabilitate (2) foreclosed properties to be sold through a lottery process to first time homebuyer, creating 4 units of affordable housing.

RENTAL REHABILITATION PROGRAM ACTIVITY			
HOME Loans closed during FY09			
Project Name	Number of Units	HOME Units	HOME Funds
United Front Homes	119	11	500,000
Regency Towers	129	11	200,000
Ingraham Place	19	15	500,000
TOTALS	267	37	1,200,000

OTHER REHABILITATION PROGRAM ACTIVITY			
HOME Loans closed during FY09			
Project Name	Number of Units	HOME Units	HOME Funds
The Resource Inc.	2	2	254,742
The Resource Inc.	2	2	202,831
TOTALS	4	4	\$457,573

B. HOME Match

During the one-year period July 1, 2009 through June 30, 2010, \$1,863,542 of HOME funds was expended. The HOME statute provides for a reduction of the matching contribution for qualified communities. New Bedford in 2009, had 18% of families living in poverty and had an average of per capita income of \$15,624. New Bedford has met both conditions to receive a 100% match reduction. The attached form 40107-A for the City's fiscal year shows a \$2,888,049 match carry over from previous year and there is no match liability for FY 09.

C. Housing Code Compliance Inspection Assessment/Affirmative Marketing Outreach

On Site Inspections of HOME Rental Housing

The Office of Housing & Community Development monitors all HOME projects throughout the affordability period. During this reporting period units of each single-family and multi-family project were reviewed for compliance with the contract provisions and HOME regulations. Property owners submitted information concerning tenant income, household composition, unit rents and property insurance. On site inspections are made of each unit to verify compliance with Minimum Housing Quality Standards. All non-compliant units are repaired by the owner and follow-up inspections are made as repairs are completed.

Affirmative Marketing

The City of New Bedford fulfills its objectives of Affirmatively Marketing units within the HOME Program through information issued to the public and program applicants by requiring all program property owners to follow procedures of affirmative marketing and by working with the local public housing authority or similar housing or homeless agencies.

The Office of Housing and Community Development advertises the HOME Program and its objectives in the local news media, including all ethnic local publications and organizations.

Information on affirmative marketing and its requirements and objectives are stated to each property owner completing a program application for assistance. All property owners participating in the HOME Program must agree to affirmatively market all assisted units. The City of New Bedford fulfills this procedure by having an affirmative marketing clause within the mortgage that is signed by all program owners. The Office of Housing and Community Development annually issues Tenant Information Surveys to monitor program projects with HOME Program funds. The City of New Bedford annually monitors all assisted units through Tenant Information Surveys.

Affirmative marketing steps were followed in accordance with those described in 24 CFR 92.351. These efforts were effective in reaching the goals outlined in 24 CFR 92.351.

D. Contracting Opportunities for MBEs and WBEs

The Office of Housing & Community Development remains in compliance with HUD requirements pursuant to Minority/Women Business Enterprise requirements and local hiring practices. The Office of Housing & Community Development adopts the Equal Employment Opportunity and Affirmative Action policies set forth by the City of New Bedford. The policy ensures that potential construction contract bidders comply with the requirements set forth by Minority and Women Business Enterprise, and Executive Order 11246. The City awards contracts for housing rehabilitation to the lowest, qualified bidder.

The Office of Housing and Community Development collaborates with the New Bedford Office of Equal Opportunity and maintains a mailing list of small, minority and women-owned contractors interested in doing housing rehabilitation work. The CDBG staff is available to assist potential bidders having questions regarding the scope of rehabilitation work and the pre-bid requirements.

In addition, the City encourages minority participation through the Office of Equal Opportunity in non-housing community development projects such as demolition and clearance, park improvements, street paving, and neighborhood facilities.

NOTE: HOME Performance Charts are located at the end of Section 2 Housing.

6. EMERGENCY SHELTER GRANT PROGRAM

A total of 2,378 new clients were served through Emergency Shelter Grant (ESG) programs during the Fiscal Year 2009. A narrative summary of each project, detailing program accomplishments for this program year, as well as fiscal activities, follows. (Match requirements are discussed previously, in the section pertaining to leveraged resources.)



Residents of Steppingstone's Women's Therapeutic Community meet regularly with case managers.

FY2009 ESG PROGRAM NARRATIVES

People Acting in Community Endeavors, Inc. (PACE)—Homeless Services Program

The Homeless Services Program combats homelessness by providing three services: 1) providing fuel payments for eligible clients who were unable to obtain services, were in imminent danger of fuel shut-off, or were in a "no heat" crisis after exhausting their fuel assistance funds. No heat emergencies can easily become homeless situations. The funds helped to prevent possible homelessness, and serve as a safety net for those individuals who had exhausted or were ineligible for the larger federal Emergency Fuel Program; 2) providing financial assistance for either the security deposit or first month's rent for homeless families and those in danger of homelessness. This program is critical to families looking for housing, especially since the Massachusetts Department of Welfare does not allocate any funds to homeless families for security deposits or first month rent in order to secure new housing. 3) Providing vouchers when necessary for furniture to homeless families who have found affordable housing but are still in need of basic furnishings. In total 190 families were assisted through the program.

High Point Treatment Center, Inc., Harbour House Family Shelter Project

This Project is an integral component in the Continuum of Care strategy and plays a significant role in meeting the needs of homeless families. The Project provides transitional emergency shelter services to fourteen (14) homeless families and provides case management, housing search and placement to assist families through the crisis of homelessness while treating them with dignity and respect. Maintaining basic needs, such as utilities, ensures that other services can be provided to these families to enable them to transition into a more permanent, stable and secure living environment, which is consistent with the priority needs identified. This Project provided shelter to 177 unduplicated people and 479 returning people during FY2009.

Market Ministries, Inc. - Homeless Operational Cost Reimbursement Project

Market Ministries is the largest homeless shelter for men in New Bedford, providing shelter, meals and social services that prepare guests for independent living. Because the increase in requests for assistance by women & families continues to rise, Market Ministries also provides lodging at local motels for individual women and families. This year's ESG funds assisted Market Ministries, Inc. with general operational costs such as insurance. During fiscal year 2009, 158 unduplicated homeless individuals were assisted with ESG funds through the Market Ministries Emergency Shelter Program. The shelter prepared 18,576 meals for the 158 unduplicated homeless or displaced individuals and 225 returning individuals.

New Bedford Council on Alcoholism, Inc. (NEBCOA)—Wrap House

The Women's Residential Alcoholism Project (WRAP) is the only female transitional housing facility for women in recovery in New Bedford. In Fiscal Year 2009 WRAP House provided 38 unduplicated women with access to the supportive services essential for recovery from chemical addiction and transition to permanent housing. ESG funds were used to cover a percentage of the facility's operational expenses. Residents of Wrap House are provided essential services to include substance abuse treatment and counseling, assistance in obtaining SSI, General Assistance, Food Stamps, and medical coverage (Mass Health). Assistance is also provided to obtain affordable housing, mental health services, nutritional counseling, educational/vocational counseling, on-site HIV/AIDS counseling and testing as well as transportation to off-site essential services.

Southeastern MA Veteran's Housing Program - Veteran's Transition House

This program provided direct emergency housing and supportive services to homeless individuals, and is a regional facility. The services include a 28 bed emergency shelter/transitional housing program which provided hot meals, clean beds, and the opportunity to access an array of supportive services including substance abuse counseling, mental health counseling and job training. ESG Funds for fiscal year 2009 were utilized to offset operational costs (utilities, insurance, audit and equipment repair). The funds were also used to make necessary repairs to the shelter including repairs to the elevator, ensuring the facility remained accessible. The Veteran's Transition House provided shelter to 108 unduplicated persons and 317 returning persons during FY09. Of the total, 108 unduplicated individuals were veterans.

New Bedford Women's Center, Inc. – Emergency Battered Women's Shelter Project

This program provided emergency housing for women and children seeking safety from domestic violence situations. The shelter confidentially houses over 16 beds, providing secure temporary housing, the tools necessary for these women to begin leading a safe and independent life, while at the same time providing temporary necessities such as food, counseling, and legal and medical advocacy. ESG funds were used to cover the costs of heat, gas, telephone, electric, miscellaneous furnishings, as well as other operational expenses for the shelter. The Center provided emergency shelter to 86 unduplicated adults and 52 children. An additional 22 adults were housed in the agency's specialized shelter and received services during FY09.

Catholic Social Services – Basic Needs and Emergency Services Program

This program provided families with emergency financial assistance to prevent premature homelessness that may not occur as a result of providing emergency aid, including intervention with utility companies, assistance with monthly rent costs for apartment living and mortgage payments to banks to halt foreclosure proceedings while an assessment of family finances is made and a plan for the future is developed. Program provided assistance to 1,407 unduplicated individuals during FY09.

Steppingstone, Inc. – NB Women's Therapeutic Community Program

This program provided comprehensive rehabilitation for chemically dependent women in a home-life atmosphere through intensive programmatic supervision, directional alternatives, counseling, and an environment conducive to sobriety. Primary services such as intake assessments, individual, group and family counseling, social supportive services, hospital appointments for obstetric-gynecological services, family planning education/counseling, pediatric care, parenting skills, and educational and vocational rehabilitative services were provided to 140 unduplicated women in FY09. Forty-five (45) of the women completed the program. ESG funds were used to assist in the coverage of the costs of heat, gas, telephone, electric, as well as other operational expenses for the shelter.

Match Requirements

All Emergency Shelter Grant recipients are responsible for demonstrating a 100% program match. Therefore, for every dollar for which is receives ESG funds, the recipient agency must demonstrate a dollar-for-dollar match.

ESG Statistical Summary

The following chart provides information about the FY09 recipient agencies and the clients that they served using ESG funding:

(Charts continued on following page.)

**EMERGENCY SHELTER GRANT (ESG) PROGRAM
FISCAL YEAR 2009 STATISTICAL SUMMARY FOR NEW CLIENTS**

AGENCY		White	Black African Amr	Asian	Am Ind/Alask Native	Native Haw/Other Pac Island	AmInd Alask Native & White	Asian & White	Black & White	AmInd Alask Naty. & Black	Other Mult Racial	TOTAL	
PACE, INC – Homeless Services	H	0	0								4	4	190
	NH	81	30								75	186	
	Total	81	30								79		
Catholic Social Services, Inc. Emergency Shelter	H	344	79	0	0	5						428	1,407
	NH	677	290	2	10	0						979	
	Total	1,021	369	2	10	5							
Market Ministries, Operational Expenditure Project	H	66	0	0		1	1	0	5	7	12	92	158
	NH	48	12	1		0	1	0	3	0	1	66	
	Total	114	12	1			2	0	8	0	6		
Steppingstone, Inc. NB Therapeutic Women's Community	H	3	0		0					0	4	7	140
	NH	121	8		2					1	1	133	
	Total	124	8							1	5		

Chart continued on following page.

AGENCY	HISPANIC or NON- HISPANIC	White	Black African Amr.	Asian	Am Ind./Alask Native	Native Haw Other Pac island	Am/Ind Alask Native & White	Asian & White	Black & White	Am Ind Alask Natv. & Black	Other Multi Racial	TOTAL	
Harbour House/High Point- Helping People Live Productively (HELP)	H	3	0								39	42	177
	NH	75	20								40	135	
	Total	78	20								79		
NeBCOA WRAP House	H	2	0							0		2	38
	NH	33	2							1		36	
	Total	35	2										
S.E Mass Veterans' Housing Program Inc. Veterans Transitional Housing	H	0	0								1	1	108
	NH	96	9								2	107	
	Total	96	9								3		
New Bedford Women's Center Battered Women's Shelter	H	0	0				0		0	0	29	29	160
	NH	74	31				1		9	1	15	131	
	Total	74	31				1		9	0	44		
TOTAL NEW CLIENTS	H	418	79	0	0	5	1	0	5	7	81	595	2,378
	NH	1,155	393	3	10	1	2	7	12	2	134	1,719	
	Total	1573	472	3	10	6	3	7	17	9	215		

ESG: Performance Based Activities

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Objective	Outcome	Outputs		% Variance
										Planned	Actual	
EMERGENCY SHELTER GRANT PROGRAMS												
	50	J33M09	GNB Women's Center - Emergency Battered Women's Shelter	20,000	ESG	03C	Operational funding for the confidential women's shelter	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	125 People	160 People	28%
	53	J33M07	HighPoint/Harbour House - H.E.L.P.	5,200	ESG	03C	Operational support of the Harbour House emergency shelter	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	175 People	177 People	1%
	48	J33M05	Market Ministries Emergency Shelter	25,300	ESG	03C	Operational assistance to maintain the emergency shelter providing a safe, warm environment with a variety of social services including meals.	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	300 People	158 People	-47%

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Objective	Outcome	Outputs		% Variance
										Planned	Actual	
EMERGENCY SHELTER GRANT PROGRAMS, Continued												
2009	46	J33M02	PACE – Homeless Services	23,000	ESG	03C	Variety Homeless Prevention Services including: emergency fuel payments, provision of security deposit/first month's rent and furniture vouchers for newly placed families.	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	160 People	190 People	19%
	57	J33M10	Catholic Social Services Basic Needs and Emergency Services	5,000	ESG	03C	Financial Assistance to prevent homelessness including rental payments, first month's rent, and security deposits	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	315 people	1,407 people	288%
	49	J33M09	SE MA Veteran's Housing Program, Inc - Veteran's Transition House	18,000	ESG	03C	Operating expenses associated with the operation of the Veteran's Housing Program – a shelter for homeless veterans.	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	170 People	108 People	-36%

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Objective	Outcome	Outputs		% Variance
										Planned	Actual	
EMERGENCY SHELTER GRANT PROGRAMS												
2009	52	J33M11	Steppingstone - NB Women's Therapeutic Community	15,408	ESG	03C	Operational costs for Steppingstone's Women's Program, provides rehab services for homeless, chemically dependent women	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	120 People	138 People	15%
	50	J33M06	NBCOA - WRAP House	13,500	ESG	03C	Operational assistance to maintain a shelter for chemically dependent women seeking treatment for their substance abuse	Creating a Suitable Living Environment	Improving Availability or Accessibility of units or services	35 people	38 People	8%

7. FINANCIAL SUMMARY REPORTS

The following section includes two reports related to the expenditure of funding during FY09:

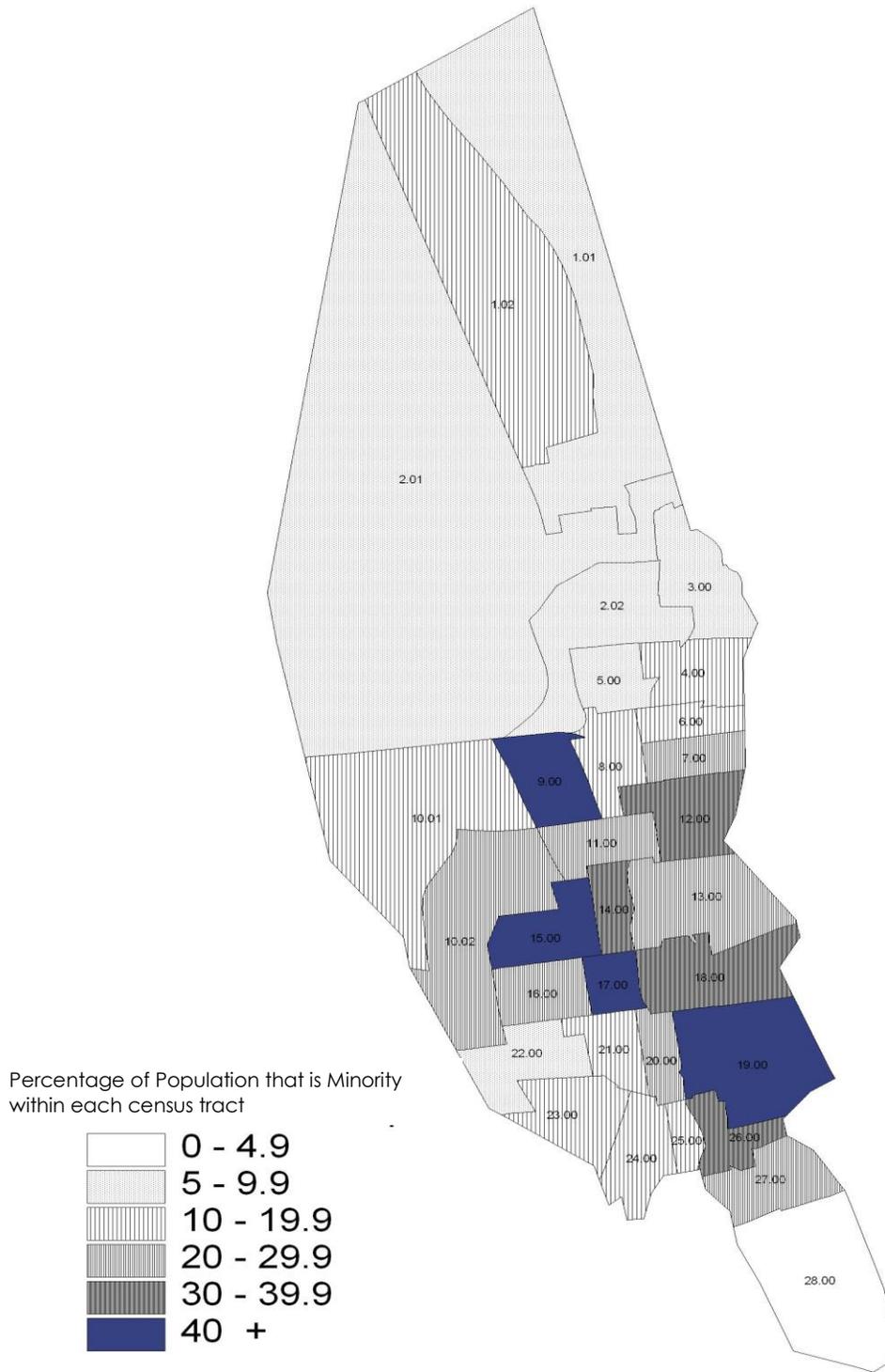
- Financial Summary Grantee Performance Report (CDBG Program)
- HOME Match Report

8. MAPS

The following FY2009 maps are included in this section are as follows:

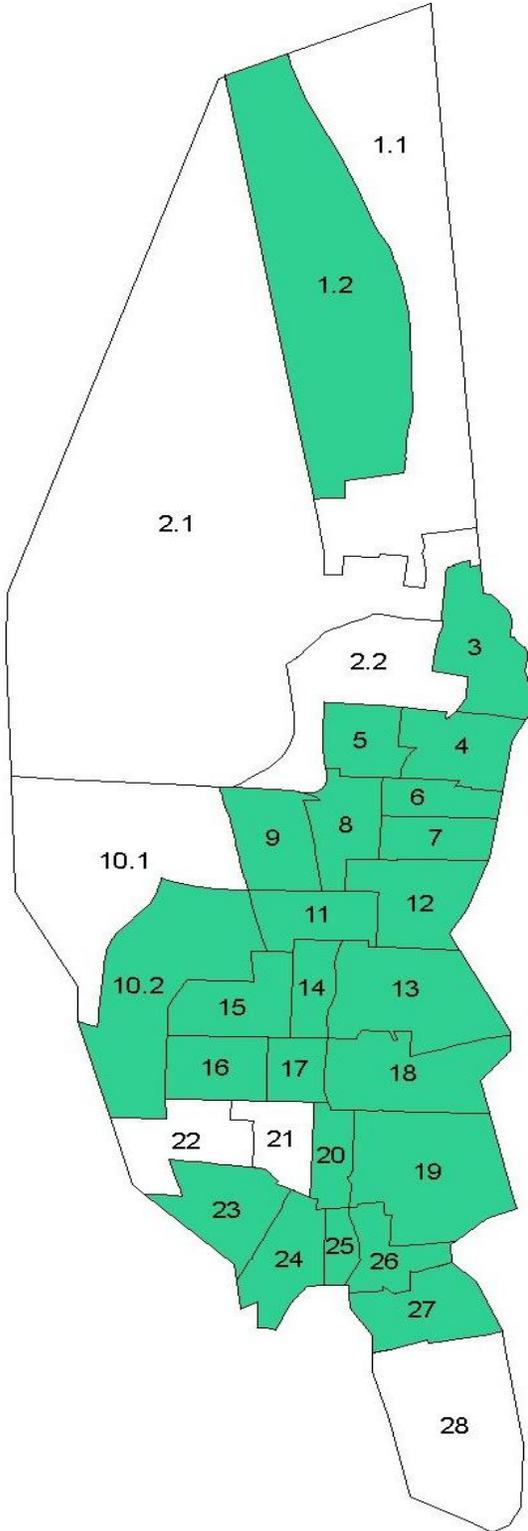
- Minority Population Percentage by Census Tract
- Actual CDBG Overall Spending by Census Tract Highlighting LMI Census Tracts
- CDBG Public Facilities/Public Infrastructure Spending: Actual
- CDBG Public Services Spending: Actual
- CDBG Admin, Planning & Economic Development Spending: Actual
- CDBG Commercial/Housing Rehab Spending: Actual
- Actual ESG (Emergency Shelter Grant) Spending:

City of New Bedford, Massachusetts
Minority Population Percentage by Census Tract



City of New Bedford, Massachusetts

**Actual CDBG Overall Spending by Census Tract
Highlighting LMI Census Tracts**

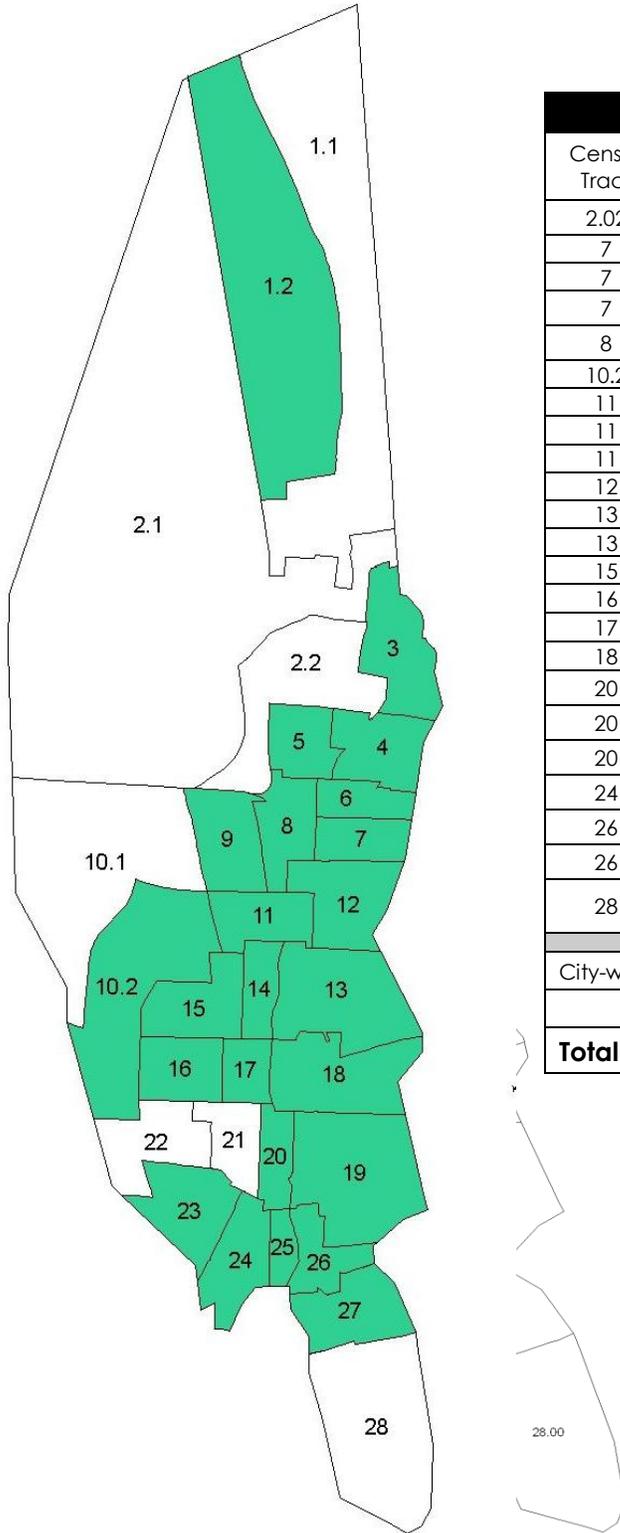


Spending Detail by Census Tract	
Census Tract	Funding
1.01	\$237,425
2.01	\$3,330
2.02	\$51,605
3	\$37,139
4	\$8,250
5	\$1,550
6	\$21,353
7	\$35,298
8	\$1,996
9	\$2,000
10.1	\$31,000
10.2	\$45,571
11	\$40,306
12	\$10,583
13	\$144,613
14	\$15,058
15	\$78,411
16	\$58,821
17	\$43,466
18	\$584,062
19	\$7,500
20	\$100,722
21	\$2,500
22	\$5,250
23	\$14,492
24	\$13,594
25	\$0
26	\$17,183
27	\$3,765
28	\$150,288
City-wide	\$967,983
Grand Total	\$2,735,114

 Census Tracts where the majority of residents [51% or more] are considered low or moderate income.

City of New Bedford, Massachusetts

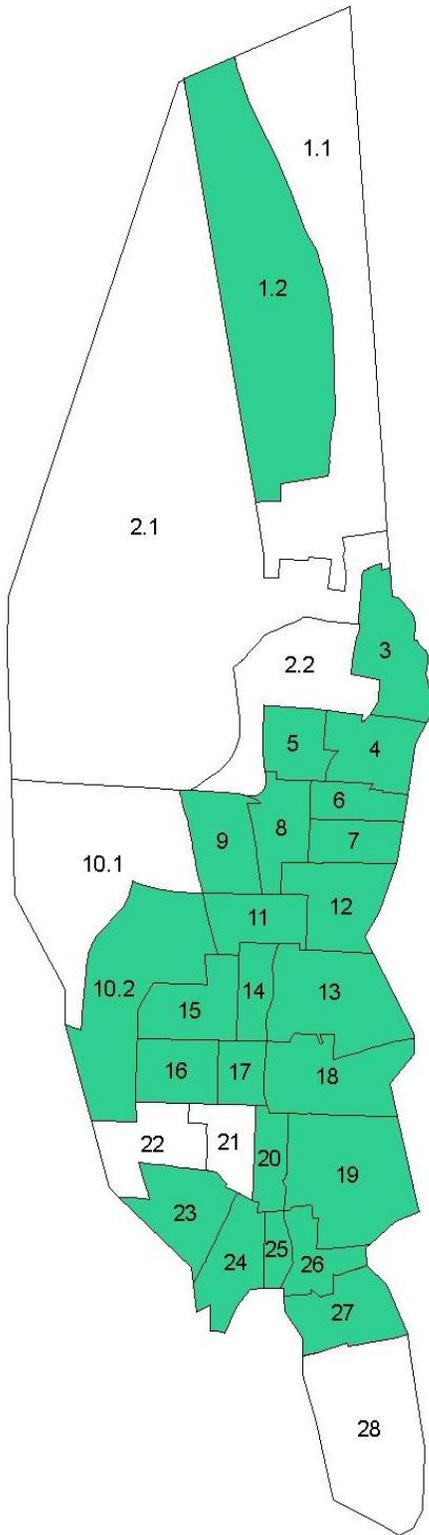
CDBG Public Facilities/Public Infrastructure Spending: Actual



Spending Detail by Census Tract

Census Tract	Activity	Funding
2.02	Brooklawn Park	\$23,797
7	Vacant Lot Program	\$2,490
7	Closed Circuit Cameras	\$29,629
7	Board-Ups	\$1,239
8	Board-Ups	\$786
10.2	Board-Ups	\$1,354
11	Board-Ups	\$1,204
11	Comm. Gardens	\$473
11	Closed Circuit Cameras	\$29,629
12	Board-Ups	\$583
13	Board-Ups	\$217
13	Vacant Lot Program	\$90,917
15	Hillman St Gym/Complex	\$30,502
16	Street Improvements	\$27,326
17	Closed Circuit Cameras	\$29,629
18	Closed Circuit Cameras	\$29,629
20	Kennedy Donovan	\$40,000
20	Comm. Gardens	\$6,022
20	Board-Ups	\$218
24	Ashley Park	\$12,284
26	Vacant Lot Program	\$5,277
26	Board-Ups	\$1,906
28	Hazelwood Park Stone Building	\$110,213
City-wide Project Management		\$55,765
Total Public Facilities		\$531,089

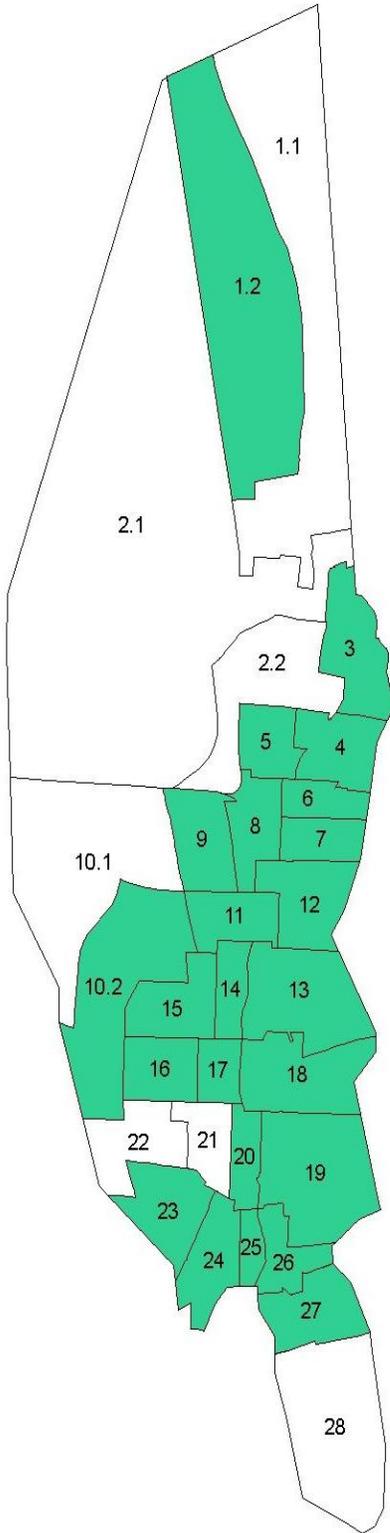
City of New Bedford, Massachusetts
CDBG Public Services Spending: Actual



Spending Detail by Census Tract		
Census Tract	Activity	Funding
3	Art from the Heart for Seniors	\$8,000
6	Reflections Case Mgt Prog	\$6,153
6	NeBCOA Wrap House Case Mgt	\$14,000
10.1	Domestic Violence	\$31,000
11	North Star Learning Center	\$9,000
13	Clasky Common Farmer's Mkt	\$6,000
13	Homeless Providers Network Support Services	\$10,000
13	Coastline Comty. Mainstream	\$10,000
13	Coastline – Resident Services	\$10,000
13	UMASS Compeer Mentoring prog for mentally ill residents	\$7,479
15	NB Hip Hop Club	\$5,000
15	Boys' & Girls' Club Youth Outreach Transportation	\$5,000
18	Easter Seals Reading Coach	\$10,000
18	Access Rec/Social Activities for people with disabilities	\$4,000
18	Comty. Services Neighborhood Outreach Proj	\$65,133
18	Brick by Brick – Creative Careers	\$5,000
18	NB Symphony Orchestra – Music Matters	\$6,000
18	New Center Legal Advocacy Housing Law Project	\$10,000
18	PSILL Transport for Common Inclusion	\$6,000
18	United Way Hunger Relief Project	\$7,500
20	Immigrants Assistance— Ombudsman Svcs	\$10,000
20	Monte's Summer Basketball	\$2,500
28	Trips for Kids – Urban Explorers	\$5,000
28	Recreation Summer Day Program	\$35,000
City-wide Programs	Summer Jobs Program	\$21,726
	Community Services – Elder Services Project	\$136,129
	Youth United Basketball	\$3,500
	Supportive Recreation	\$19,285
Total Public Services		\$468,406

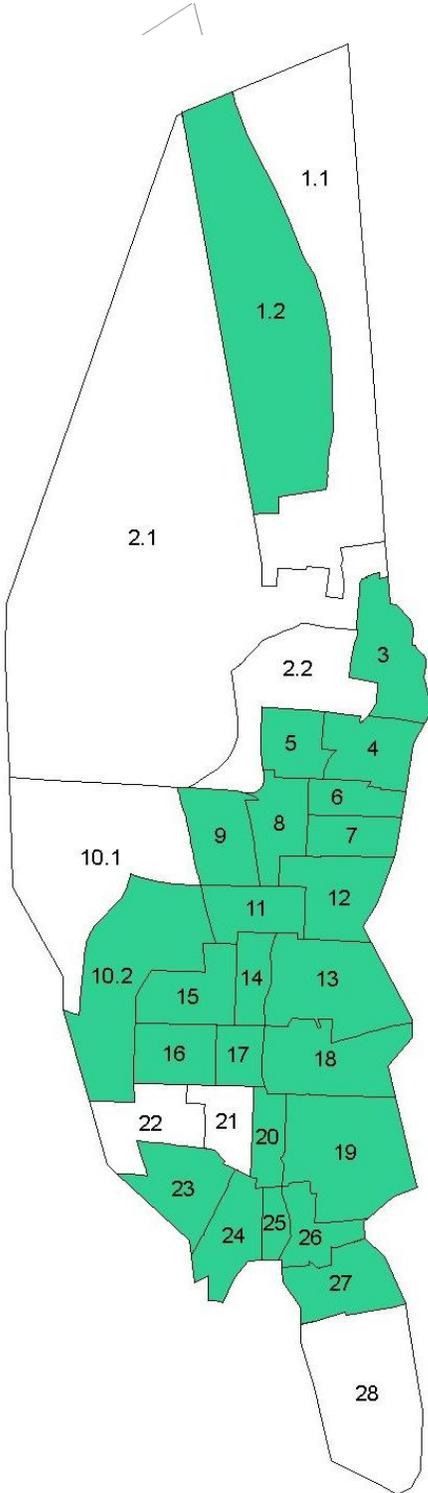
City of New Bedford, Massachusetts

CDBG Admin, Planning & Economic Development Spending: Actual



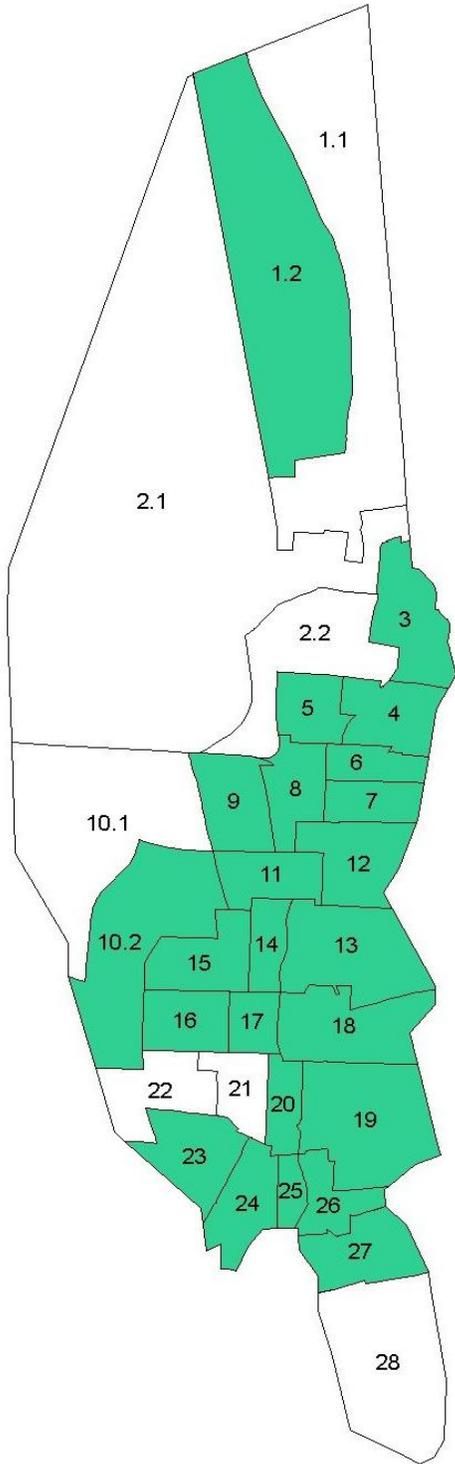
Spending Detail by Census Tract		
Census Tract	Activity	Funding
1.01	CELF job Creation/Retention Loans	\$235,000
18	NBEDC	\$391,000
18	CELF job Creation/Retention Loan	\$35,000
City-wide Programs		\$513,783
Total Admin, Planning & Econ. Devt.		\$1,174,783

City of New Bedford, Massachusetts
CDBG Commercial/Housing Rehab Spending: Actual



Spending Detail by Census Tract		
Census Tract	Activity	Funding
1.01	Lead Paint	\$2,425
2.01	HP Access	\$3,330
2.02	Storefront, Financial Assistance	\$27,808
3	HP Access, Lead Paint, F/A	\$29,139
4	Storefront, Lead Paint	\$8,250
5	Lead Paint	\$1,550
6	Storefront	\$1,200
7	Storefront	\$1,940
8	Storefront	\$1,210
9	Storefront	\$2,000
10.2	HP Accessibility, Financial Assistance	\$44,217
11		
12	Storefront	\$10,000
13	Lead Paint	\$10,000
14	HP Accessibility, Lead Paint, F/A	\$15,058
15	Financial Assistance, Lead Paint	\$37,909
16	Financial Assistance	\$31,495
17	Financial Assistance	\$13,837
18	Storefront	\$14,800
19	HP Access	\$7,500
20	F/A, Lead Paint, HP Access	\$41,982
21	Lead Paint	\$2,500
22	HP Access	\$5,250
23	Lead Paint, Storefront, HP Access	\$14,492
24	Storefront	\$1,310
26	Lead Paint, HP Access	\$10,000
27	Lead Paint	\$3,765
28	Storefront	\$75
City-wide	OHCD Service Delivery	\$217,795
Total Commercial/Rehab Spending		\$557,337

City of New Bedford, Massachusetts
Actual ESG (Emergency Shelter Grant) Spending
Highlighting LMI Census Tracts



Spending Detail by Census Tract		
Census Tract	Activity	Funding
6	NEBCOA WRAP House	13,500
12	Harbour House	5,200
13	SE MA Vet's Housing	18,000
18	Steppingstone	15,408
18	PACE	23,000
18	Market Ministries	25,300
19	Women's Center	20,000
20	Catholic Social Services	5,000
ESG Program Administration		\$6,582
ESG Spending		\$131,990



Census Tracts where the majority of residents [51% or more] are considered low or moderate income.

9. PUBLIC NOTICES

The following notice appeared as a legal advertisement in the classified section of The Standard Times on Monday, August 30, 2010:



**CITY OF NEW BEDFORD
OFFICE OF HOUSING & COMMUNITY DEVELOPMENT
PUBLIC NOTICE
LEGAL NOTICE**

The Office of Housing & Community Development is making available for public comment the **Consolidated Annual Performance and Evaluation Report (CAPER)** for Fiscal Year 2009, prior to its submission to the United States Department of Housing and Urban Development (HUD). The CAPER reports on the status and budgets for the **Community Development Block Grant (CDBG) Program**, the **HOME Investment Partnership Program** and the **Emergency Shelter Grant (ESG) Program** activities that took place between July 1, 2009 and June 30, 2010. The draft documents can be reviewed and commented upon beginning on Wednesday, September 1, 2010 at the following locations:

OFFICE OF HOUSING & COMMUNITY DEVELOPMENT

608 Pleasant Street

CITY CLERK'S OFFICE

133 William Street

MAIN LIBRARY

613 Pleasant Street

WILKS LIBRARY

1911 Acushnet Avenue

HOWLAND GREEN LIBRARY

3 Rodney French Boulevard

Any and all comments regarding the Fiscal Year 2009 CAPER that are received in writing by **Wednesday, September 15, 2010** shall be considered in preparing the final report; a summary of these comments will be included in the final submission to HUD. For further information or assistance, please contact Christina R. Connelly, Community Development Coordinator, at the Office of Housing & Community Development at 508.979.1500.

Patrick J. Sullivan

Director

Scott W. Lang

Mayor

10. IDIS: Integrated Disbursement Information System Reports

The following IDIS reports representing the 2009 Fiscal Year have been included in this report:

- Program Year 2009 Summary of Accomplishments
- CDBG Activity Summary Report (GPR) for Program Year 2009--Available on line at www.newbedford-ma.gov/cd/welcome or by request at 508.979.1500