City of New Bedford, Massachusetts

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CONSOLIDATED PLAN 2010-2014

Community Development Block Grant Program

Home Investment Partnership Program

Emergency Shelter Grant Program

Submitted to the U.S. Department of Housing & Urban Development

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1.0 Executive Summary

The overall goal of federally-funded community planning and development programs is the development of viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities principally for low and moderate income persons.

What is the Consolidated Plan?

The *Consolidated Plan.2010-2010* provides a five-year guide for the use of funds that the City of New Bedford receives from the U.S. Department of Housing and Urban Development [HUD]. These funds, provided under the Community Development Block Grant (CDBG), the HOME Investment Partnerships Act (HOME), American Dream Downpayment Initiative (ADDI) and Emergency Shelter Grant (ESG) programs, come each year to the City through allocations called entitlement grants.

By HUD regulation, the *Consolidated Plan* must contain a housing and homeless needs assessment, a housing market analysis, and a strategic plan that sets out priorities for funding in the areas of housing, homelessness, special needs housing/services, and non-housing community development (neighborhood revitalization, public facilities and infrastructure, community services, and economic development). The *Consolidated Plan* is reviewed and approved by HUD before the City can receive its funding.

CDBG
Community Development Block Grant Funding

HOME
Home Investment Partnership Program

ESG
Emergency Shelter Grant Program

Is the Consolidated Plan like the Annual Action Plan?

The Consolidated Plan is a five year document while the Action Plan is an annual plan completed every year, providing more detailed information on specific activities selected to fulfill Consolidated Plan strategies and respond to the Consolidated Plan's stated needs on an annual basis.

Who wrote the Consolidated Plan?

The consolidated planning process involves citizens, public agencies and the private sector in all phases of planning and implementation. A formal Citizen Participation Process lays out the schedule and procedures for development of the plan and is discussed in detail within the Consolidated Plan, itself. The City's Office of Housing and Community

Development then consolidated this input with research data and analysis and drafted the Consolidated Plan.

How much money does the City receive?

Funding changes from year-to-year depending upon the budget passed by Congress. For the five years covered by this *Consolidated Plan*, it is estimated that the City may receive $15,000,000 in CDBG funds ($3,000,000 est. annually), $5,000,000 in HOME funds ($1,000,000 est. annually), and $650,000 in ESG funds ($130,000 est. annually).

When does the City receive its funds?

The City's fiscal year (FY) begins on July 1st and ends on June 30th of the following year. For example, FY2010 runs from July 1, 2010 through June 30, 2011.

Who administers these funds?

The City's Office of Housing and Community Development [OHCD] is New Bedford's designated administering agency. The OHCD prepares all plans and reports and provides financial management for these programs. The OHCD also administers numerous housing rehabilitation programs funded under CDBG and HOME and provides contract management, oversight, and monitoring for a variety of programs and projects funded by CDBG, HOME, and ESG, and operated by non-profit agencies in the community. The OHCD receives input on these activities from the Mayor's Review Committee in addition to the public at large during a thirty-day public review period.

What can the funds be used for?

CDBG funds can be used for a wide variety of activities, including housing, economic development, public infrastructure improvements, community services and facility improvements, and administration, which includes special studies and planning activities.

HOME funds can be used to rehabilitate or construct affordable rental or owner occupied housing, provide assistance to low to moderate-income first time home buyers to purchase a home, assist non-profit entities in improving their capacity to rehabilitate or construct housing, and provide tenant-based rental assistance.

ESG funds must be used to assist agencies in providing shelter and services to homeless persons and providing homeless prevention activities.

Statutes for each of these programs set forth goals intended to primarily benefit low and moderate-income persons. In particular, the CDBG program sets forth three national objectives: Activities that benefit low and moderate income persons, activities to prevent or eliminate slums and blight, and activities to meet urgen community development needs. The CDBG program also sets forth three major national goals for the program: the provision of decent housing, the provision of a suitable living environment, and expansion of economic opportunities.

What does the Consolidated Plan tell us?

The *Consolidated Plan* looks at a wide range of current factors affecting New Bedford's low-and moderate-income population. These factors are the basis for the development of strategies that work toward providing *"decent housing, a suitable living environment and expanded economic opportunities."* This Consolidated Plan analyzes local housing and community development needs, conditions and resources. It brings needs and resources together in a coordinated housing and community development strategy and prioritizes the kinds of activities the City will undertake to address community needs and meet housing and community development objectives.

What are the factors affecting "Decent Housing"?

A variety of factors affect a community's stock of decent housing and an individual or family's ability to obtain that housing: the balance of supply and demand; age and condition of the housing stock; the rent levels that a given market will bear for safe, decent, code-compliant units; and the application and enforcement of fair housing standards and laws. Each of these factors, along with many others, are discussed in detail in Chapters 4 and 5 of this plan. Following are some highlights from those chapters.

Summary of Housing & Market Analysis

New Bedford's economic base is relatively stable although changes had occurred, as total employment in 2009 was approximately 3 percent lower than in 2001, as a result of 1,000 fewer jobs, and most of this loss occurred in the manufacturing sector. Unfortunately the increase in unemployed persons in New Bedford between 2000 and 2009 was nearly 4 times this amount (3,800 persons) and most of this happened in the last two to three years due primarily to the "Great Recession" occurring nationwide. As a result, the housing market in New Bedford experienced a noticeable increase in foreclosures. 2007 saw 214 foreclosures; that number spiked to 328 in 2008, and decreased to 194 in 2009. Thus it appears the trend is abating as we move into 2010.

New Bedford's demographic base was also relatively stable in size, as the number of households increased slightly, despite a small decline in population.

The statistics indicate that New Bedford experienced a shift in its racial distribution since 2000, as well as an increase in Hispanic ethnicity. Households in New Bedford were more affluent in 2009 than in 2000; however, median income failed to keep pace with that in the region and unemployment is about 30 percent higher in New Bedford than in the State as a whole.

Housing production since 2000 was also much slower than in all prior decades, and most of it was confined to major mill renovations due to a shortage of land in the densely developed City. The City's housing stock is old, with most properties construced prior to 1920, resulting in additional costs related to maintenance, upkeep, and rehabilitation. In addition, an estimated 8.5 percent of the housing stock was vacant in 2009, which was more than in 2000 and suggests an imbalance in supply. Many of these vacant units were in the smaller multi-family properties (2 to 4 units), which account for 47 percent of the housing stock.

Since 2000, the city experienced a net gain of 600 housing units, which coincidently equaled the gain in "affordable" units as categorized by the Chapter 40 B legislation, and approximately 12 percent of the City's housing was set aside for low-income households. The City also experienced an increase in its owner-occupancy rate since 2000. It is unclear if this trend may reverse itself because of higher unemployment rates and declining residential values which have caused over-leveraged mortgages. In fact, median values in the City declined between 20 and 40 percent from their peak in 2005 and 2006, creating a two-sided opportunity/issue. On the one hand, lower median values make home-ownership more affordable, assuming available financing to credit-worthy buyers. On the other hand, existing owners who purchased during the height of the market may have lost their equity (down-payment), and may face foreclosure due to an over-leveraged mortgage. Despite these negative trends, the Office of Housing and Community Development's first-time homebuyer program activity in the past two years has been as robust as ever.

The rental market in New Bedford is considered more affordable given the large supply, and market rents at smaller multi-family properties were nearly 60 percent lower than at apartment complexes, and in some cases below the fair market rent for the region. Median gross rent according the 2008 American Community Survey is $743 per month, and about 62 percent of the rental units had gross rents in the $500 to $1,000 range. However, an imbalance was evident given the preponderance of smaller multi-family properties impacting the feasibility of developing new apartments in the City without providing significant subsidies.

Forecasted household demand in New Bedford over the next five-years would not be sufficient to dramatically reduce the citywide vacancy rate, indicating a continued imbalance unless the city adopts a strategy focused on aggressive

supply reduction through selected demolition and/or consolidation. In this manner, certain amenities such as off-street parking and green space can be created in order to enhance the value of the remaining better stock. The most challenging aspect, however, is the cost associated with such a strategy, since acquisition values would be exceedingly high given the dense development patterns that have historically occurred in the City.

Summary of Housing & Homeless Needs Assessment

Since 2000, median household income in New Bedford increased at a much slower pace than in the region, and as a result New Bedford had a larger amount of households in poverty in 2008 (24 percent) than in 2000 (21 percent). As a result of increases in home values and rental rates since 2000, approximately 43 percent of New Bedford households in 2008 incurred housing costs of 30 percent or more of their income, including a higher amount of renters (24 percent) than owners (19 percent). In absolute numbers, over 16,500 households incurred housing costs of 30 percent or more of their income, which likely included the 9,240 households in poverty.

Based on the broad range of income limits in the New Bedford US Housing and Urban Development (HUD) Metro Fair Market Rent area (HMFA), an estimated 22,770 households would be eligible in New Bedford for affordable housing, and this represents 59 percent of all New Bedford's households. Nearly 54 percent would qualify for family housing (less than age 55), and another 15 percent would be qualify for family or age-restricted (age 55 to 64) housing, and the remaining 31 percent would be elderly (age 65 and older).

Approximately 76 percent of the eligible households (17,300 households) would have incomes at less than $30,000 and would be considered extremely low or very low-income, and the remaining 24 percent would be very low and low income households. Many of these households would be incurring housing costs in excess of 30 percent of their income, and approximately 36 percent of the extremely low income households are elderly (6,220 households).

New Bedford had 5,164 affordable housing units in 2009, as defined by M. G. L. c. 40B, which represented about 23 percent of the eligible low-income households (22,770) suggesting a significant imbalance. Section 8 vouchers and state MRVP vouchers provided rental assistance for another 1,739 households, which would reduce the imbalance by 10 percent. Compounding this potential shortage would be the expiration of use restrictions at over 800 units of privately owned, rental assisted developments (Chapter 40 B) that may expire within the next five years, putting additional strains on the affordable housing market in New Bedford.

The most immediate need for additional rental assisted housing would be indicated by the waiting lists[1] maintained by the New Bedford Housing Authority

[1] One list for public housing units and one for Section 8 vouchers.

(NBHA), on which 1,700 applicants (households) are reported in need of subsidizd housing (public houisng or Section 8 vouchers), including 600 to 800 households categorized as extremely-low-income and more than likely in poverty. Approximately 10 percent of the applicants on the waiting list were elderly persons, and the remainder family. These households would represent the most at risk or in immediate need of additional affordable housing, accepting any vacancies.

What are the factors affecting a "Suitable Living Environment"?

Areas of the City of New Bedford where low and moderate income residents constitute the majority of the population are particularly affected by quality of life issues including:

- Deterioration of some public facilities benefiting LMI persons such as community centers, youth centers, and libraries, requiring renovation, expansion, upgrades and ADA compliance
- Over-stretched health care facilities
- Parks, playgrounds and recreational facilities needing redesign and/or renovation
- Prevalence of substandard rental housing
- Deteriorating aging infrastructure
- Need for Crime prevention activities
- Programs to end violence
- Housing and homeless facilities/services were identified as the top two priority needs by those participating in the City's Residential Survey. Other priority needs included non-housing community services [e.g. transportation, child care, health care, youth programs, elder services sustainability improvements, assistance for special needs populations, etc.] economic development, public facilities and public infrastructure.
- Fair housing advocacy
- Water and sewer systems, roadways and sidewalks in need of repair
- Demand for domestic violence programming and counseling

What are the factors affecting "Expansion of Economic Opportunity"?

- Due to declining manufacturing base, New Bedford has lost over 25,000 manufacturing jobs over the past decade, declining by 21.3% from 2001 to 2009.
- New Bedford's unemployment consistently remains higher than the state's average and currently hovers around 13%, though before the current "Great Recession," ranged between 6 and 8 percent.
- Since 2000 there has been a shift in households from the lower income groups to the higher income groups. Households in the three income brackets with more than $50,000 increased by 39%, while households with

less than $50,000 accounted for 64% of total households, down from 74% in 2000.

- The percentage of low and moderate income persons (persons at or below 80% of area median income) is roughly 59% (according to information obtained from *Demographics Now*), which is slightly lower than the 61% calculated after the 2000 Census.
- 76% of the estimated low-and-moderate-income population is considered extremely low income, with incomes of 30% of Area Median Income or less.
- New Bedford's workforce is largely uneducated:
    - Over 35% of New Bedford residents over age 25 lack a high school diploma
    - Under 15% of New Bedford residents are college graduates
    - Language barriers exist due to increased immigrant populations

  The City has made some strides in educational attainment since the beginning of the previous decade. The number of over-25 residents with a high school diploma has increased by seven percentage points, and the number of college graduates has increased by two points. Still, New Bedford lags far behind state educational attainment rates.

- In 1990, the majority [65%] of residents worked within New Bedford; currently half of the City's residents worked outside the City of New Bedford, though the majority (80 percent) work within Bristol County.
- The average weekly wage in 2009 for jobs in New Bedford was $712, which equates to an annual salary of $37,000.
- Lack of developable land for commercial and industrial uses
- The significant number of Brownfield sites within the City pose additional obstacles to development of commercial and industrial opportunities.

Okay, those are the factors. Now what?

Now that we know what the conditions are and what the needs are, strategies are developed to address these factors. The City's overall community development strategy calls for concentrating housing programs, economic development, public improvements, and services in the areas of greatest need within the city, while allowing assistance that can "de-concentrate" poverty and promote the economic integration of the community.

For the last three Consolidated Planning cycles, OHCD has identified five neighborhoods as "target areas," neighborhoods with high concentrations of low and moderate income individuals and families and evidence of physical deterioration. The Office has directed the lion's share of the City's CDGB, HOME, and ESG resources to these neighborhoods. For the 2010-2014 planning cylce, the City will continue to target resources to areas that demonstrate the greatest need and to prioritize these neighborhoods for certain types of resources, particularly public facilities and infrastructure improvement and economic development. These areas include the North End, Acushnet Heights,

West End, South End, South Central and the Cove Street. This does not mean the City will not continue to invest in all eligible census tracts throughout the city, but will look to concentrate certain types of resources in these neighborhoods in order to maximize impact.

What is the overall goal of this Consolidated Plan?

The overall goal for the five-year strategy (2010-2014) is to increase the availability of affordable rental and owner-occupied housing for low and very low-income households while providing needed non-housing community development services that similarly assist the low and moderate income population within the City.

Housing and Homelessness. The strategic plan recommends the allocation of consolidated plan funding to provide assistance to owners of existing affordable owner-occupied and rental housing through rehab loans and by supporting applications for Low income housing tax credits and other financial resources that assist in the development of units of low income households. The plan further recommends increasing the range of housing options and related services for special needs populations—such as those for the physically challenged or homeless—and increasing homeownership opportunities for low and moderate-income populations. The plan also recommends homebuyer education and assistance to increase the number of first time homebuyers. While the percentage of first time homebuyers has increased over the past five years, the City will continue to target federal and state resources to assist residents with homeownership opportunities. Additionally, the plan recommends allocating funding to provide assistance to individuals and families to ensure that they can remain in their existing housing and are not compelled by circumstance—through housing or personal cause--to be rendered homeless and provides for the emergency, transitional and permanent supportive housing needs of those in homelessness, with an emphasis on permanent housing and supportive services. In the coming years, the city's Continuum of Care plans will move more forcefully toward a "Housing First" model, reducing the need for emergency shelter and transitional housing, and reducing lengths of stay in shelter. This model will include additional "low barrier" permanent housing units for the chronically homeless, permanent supportive housing with few barriers to entry and retention.

Public Infrastructure and Facilities. The strategic plan also articulates the importance of developing and rehabbing public facilities to benefit low and moderate income residents including health care facilities, parks and recreational facilities, a youth and elderly services and accessibility compliance in publicly-enjoyed buildings as well as renovating streets, sidewalks and other public infrastructure needs in neighborhoods predominantly occupied by low and moderate income residents.

Economic Development. In addition, continued activities to promote job development and training that will increase economic opportunities during the next five years Is also recommended. Assistance to retain existing business and incentivized programs to attract emerging technologies and industries will be a priority. Through increased opportunities for employment, increasing household income will allow low-income families to rent or purchase affordable housing. Additional assistance including the provision of quality childcare will help these families work or train for work. Transportation to good paying jobs will help insure that they obtain and retain these jobs, thereby building community while strengthening and stabilizing neighborhoods and the economic vitality of the City.

What are the goals and strategies to provide "decent, affordable housing"?

Overall, it is estimated, that low and moderate-income residents comprise 59% of New Bedford's population and almost 70% of the City's housing stock is over 50 years old. The continued challenge of dealing with an aging housing stock, coupled with decreased funding and increased unemployment translates into an increase in housing needs throughout the City.

The housing analysis conducted for this plan looks at this need and found that safe, decent, affordable rental housing is most needed among very low and extremely low income families and individuals, while low and moderate income households would benefit from affordable owner-occupied housing, including purchase assistance and rehabilitation assistance. Though the recent foreclosure crisis and subsequent real estate downturn has made housing more affordable in the last two years, with prices in New Bedford continuing to fall, safe, decent, affordable housing is still out of reach for many. The economic climate in New Bedford is not conducive to housing security for low and moderate income people; unemployment is high and wages are low.

Resident surveys and an analysis of the city's housing stock and households' home heating expenses also revealed a need for weatherization assistance and energy efficiency retrofits for low and moderate income households, particularly homeowners. OHCD will use its resources in concert with a variety of other funding streams to weatherize and retrofit thousands of New Bedford houses in the next five years. These efforts will also have an ancillary benefit of creating employment opportunities for New Bedford residents.

In reviewing these and related factors the City will focus its efforts on the following affordable housing goals and strategies:

- Continue to contribute HOME Investment Partnership funds to large and small affordable housing development projects—providing rental rehabiliation assistance for small-scale investors as well as leverage funding for tax credit-funded multiple unit conversion and rehabiliation projects
- Continue to use HOME Investment Partnership funds to provide purhcase and rehabiliation assistance to eligible, qualified first-time homebuyers
- To encourage for all large-scale HOME-funded projects, a set aside of units for extremely low-income persons, with priority placement for people experiencing homelessness
- Continue to use CDBG funds to provide rehabiliation assistance for current homeowners—including major and minor home improvement, emergency repairs, handicapped accessibility and correction of code violations—with a new emphasis on weatherization and energy retrofits
- Continue to use CDBG funds to provide reimbursement grants for deleading

What are the non-housing community development goals and strategies to provide a "Suitable Living Environment?"

While New Bedford's needs exist across the full spectrum of non-housing community development activities, this Consolidated Plan identifies five particular "high priorities" within its five-year strategy for the period from 2010 – 2014. As a result, this strategy allocates limited federal funding to community development activities that directly assist those threatened with or experiencing homelessness, improve the physical condition of publicly enjoyed neighborhood amenities, promote healthier lifestyles and improve health outcomes, promote a more sustainable community, and provide economic development assistance to businesses. Within these five areas, the City will also prioritize those projects and programs that benefit youth whenever possible.

The Consolidated Plan further identifies the need to provide a wide range of activities that assist moderate, low and very low-income individuals and families including senior programming, services for the disabled, and services for immigrants and limited English speakers.

What are the goals and strategies to provide "Expanded Economic Opportunity?"

- **Stabilize and improve economic conditions in low and moderate-income neighborhoods and for low and moderate-income persons by providing grants and loans to create/retain jobs for LMI persons.**
  - Provide direct loans to small businesses to create and retain jobs
  - Provide direct loans to micro-enterprises

- Provide technical assistance to micro-enterprises or persons developing micro enterprises.
- Support programs that prepare low-income persons for employment and higher education, with an emphasis on training programs in emerging economic sectors such as green tech, biotech, and the creative economy
- Improve the appearance of business districts to attract customers and additional private investment

Who implements all of these strategies and goals?

Although the City's community development and housing programs are administered by its Office of Housing and Community Development, the City depends upon innumerable partners, both public and private, non-profit and for-profit, to assist in their implementation. These partners vary from program area to program area and form the institutional structure for carrying out the City's community development strategies. They assume a variety of roles. Some implement entire programs for the City or use city funds to implement their own programs. Some borrow City funds to carry out activities while others provide the City with additional financial resources. Still others carry out their own programs that support the City's overall strategies.

Coordination The strategies for both housing, homeless and community development activities recognizes that CDBG, HOME, and ESG funds are only a small part of the resources needed to serve low- and moderate-income residents. It is important that the federal funding address gaps in service, acts as a catalyst for other funding, and has a recognizable impact on needs.

The City will coordinate funding with other federal, state, county, and local programs to maximize resources, avoid duplication, and utilize appropriate funding sources based on the nature of the problems addressed.

Partners in Housing include...

Catholic Social Services
Citizens Housing Advisory and Planning Association [CHAPA]
Community Action for Better Housing
Fall River/New Bedford Housing Partnership
MA Department of Housing & Community Development
MA Housing Partnership
Mass Housing Finance Agency
New Bedford Housing Authority
PAACA
PACE YouthBuild
Private for-profit developers of affordable housing
Private non-profit organizations that sponsor, develop, own and/or manage affordable rental housing

Private non-profit organizations that assist people in becoming homeowners or rehabilitating their homes
Southeast Regional Network
Southeastern Regional Planning and Economic Development District [SRPEDD]
Steppingstone
The Resources Inc. (TRI)
University of Massachusetts Childhood Lead Prevention Program
Veteran's Transition House

Partners in creating Suitable Living Environments include...
Department of Community Services
Department of Inspectional Services
Department of Planning
Department of Public Facilities
Department of Public Infrastructure
Neighborhood Associations throughout the City
Neighborhoods United

Partners in Expanding Economic Opportunities include...
Community Economic Development Council
Downtown New Bedford Inc.
Greater New Bedford Career Center/New Directions
Greater New Bedford Chamber of Commerce
Greater New Bedford Workforce Investment Board
New Bedford Economic Development Council
New Bedford Industrial Foundation
North End Business Association
South End Business Association

Okay, I've ready the summary. Now, where can I get a complete Consolidated Plan?

Contact the Office of Housing and Community Development by whatever means works best for you:

Telephone: (508]979.1500 FAX: (508) 979.1575
Email: Patrick.Sullivan@newbedford-ma.gov
Address: Office of Housing & Community Development
608 Pleasant Street
New Bedford, MA 02740
Web Site: www.newbedford-ma.gov

2.0 Introduction

The City of New Bedford, Massachusetts has undertaken an inclusive planning process to better understand and define the existing systems, programs and opportunities in place within the community related to services and housing benefiting low and moderate income residents while preparing a coordinated response and proactive plan to address gaps within these systems over the next five years. The product of this work is the City's Consolidated Plan.2010-2014 representing the period July 1, 2010 – June 20, 2014.

2.1 Purpose and Overview of Consolidated Plan and Process

The Consolidated Plan is both an application and a traditional plan combing both aspects in a five-year plan format that is supplemented by annual "Action Plans." The Consolidated Plan includes, a comprehensive housing affordability strategy [CHAS] that sets forth the City of New Bedford's policy for allocating investment among housing needs activities and is a statement of specific long-term and short-term community development objectives and priority non-housing community development needs.

The Consolidated Plan also serves as an application for entitlement funding under the federal U.S. Department of Housing and Urban Development [HUD] under Community Planning and Development formula grant programs such as Community Development Block Grants [CDBG], Emergency Shelter Grants [ESG], and the Home Investment Partnership Program [HOME]. The Plan provides the strategy to be used by the City of New Bedford in carrying out these programs so as to improve and enhance the lives of low and moderate income residents living in this community as well as provide a management tool for tracking and measuring results so as to ensure the efficacy of strategies, programs and activities undertaken as a result of this planning effort.

In developing the 2010-2014 Consolidated Plan, the City of New Bedford, acting through its Office of Housing and Community Development [OHCD], followed HUD's model for undertaking consolidated planning by researching and analyzing community and housing needs through an active public process and distilling such findings to generate gaps, needs, trends and priorities for the City of New Bedford. The OHCD has a staff of 15 persons responsible for the administration and monitoring of all federal entitlement programs. It undertakes all aspects of the development and execution of all related planning documents including this Consolidated Plan, its Annual Action Plans, CAPERs and related federal requirements.

2.2 Public Participation Process

The Consolidated Plan is designed to be a collaborative process whereby City residents establish a unified vision for community development actions.

Citizen participation is a critical part of such collaboration, including developing and amending the plans as well as reporting on program performance. Consultations with organizations providing housing and supportive services to special needs populations, the New Bedford Housing Authority, non-profit agencies as well as public hearings, citizen surveys and opportunities to provide written comment are all a part of this strategy.

The U.S. Department of Housing & Urban Development [HUD] requires that the public have opportunities to participate in the development of Consolidated Plans through consultations with community institutions, two public hearings and a thirty-day written comment period.

Above and beyond this HUD requirement, the City of New Bedford provided additional opportunities for public input in the development of its Consolidated Plan. It conducted a series of surveys, convened three major focus groups, held stakeholder meetings and conducted a Community Forum. The public was notified of the survey and Community Forum opportunities through advertising in local newspapers including Portuguese and Spanish media outlets, email alerts distributed through the City's SubRecipient Network and its Homeless Service Providers Network, announcements and programming on the City's cable access channel and the City of New Bedford's Office of Housing and Community Development's [OHCD] website.

In addition, OHCD collaborated with the City's Planning Department during their extensive citizen participation phase of New Bedford 2020, the first update of the City's Master Plan in more than 40 years. This process included 20 smaller neighborhood meetings, three large public meetings, and 12 focus groups, including ones focusing on housing and neighborhood development, economic development, social services, health, and education. These meetings greatly augmented OHCD's own citizen particpation process, and allowed us to glean valuable input from these sessions in determining the prioritiy needs in these and other areas. A complete list of these meetings with dates is included in the appendix to this plan.

2.21 Neighborhood Outreach

The OHCD regularly conducts outreach into the City's neighborhoods through its ongoing work within the community. Such contact ranges from informal meetings with neighborhood stakeholders to formal public meetings to review community issues, priorities and possibilities. The OHCD has participated in neighborhood

meetings, has worked collaboratively with Neighborhoods United—the umbrella organization for all neighborhood associations within New Bedford—and regularly involves and communicates with neighborhood groups on special projects.

A recent example of such a project oriented public participation process is the series of large public meetings and smaller planning meetings our office coordinated for the development of a large community garden in the city's South Central Neigborhood. Over about three months, two community-wide meetings were followed by weekly steering committee meetings through which neighborhood residents designed the garden, developed a plan for its construction, and established mechanisms for its management and maintenance. This highly inclusive process resulted in strong resident support for and stewardship of the garden, now the pride of that neighborhood.

2.22 Community Meetings

The City of New Bedford's OHCD conducted several community meetings that effectively combined public education, input and participation from the Action Plan.2010 process and this Consolidated Plan.

In December of 2009 the OHCD conducted a Community Outreach Forum that was well advertised in print, visual [cable television] and electronic [internet and list-serve emailing] media outlets. This forum afforded an opportunity for the public to brainstorm about the best ways to utilize entitlement funding so as to provide the greatest benefit to those most in need within the community, especially those in impoverished areas.

In January of 2010, the OHCD conducted two formal public meetings at Carney Academy in the west central section of the City and at the Gomes Elementary School in the City's south end. These meetings were conducted for the purpose of soliciting public comment and project proposals relative to community needs and program priorities. Minutes from these meetings, including a list of participating individuals and organizations are included in the appendix to this plan.

2.23 Surveys

The City of New Bedford's OHCD conducted residential surveys from November 2009 to January 2010 as part of the development of the Consolidated Plan.

The Residential Survey[1], discussed in greater detail in Section 5 of this Consolidated Plan, was conducted in three ways: through an in-school distribution, at neighborhood meetings, and through an advertised availability on the City's website. The in-school distribution was intended to make surveys readily available to low and moderate-income households in targeted neighborhoods. This distribution was accomplished with the cooperation of the New Bedford Public School System through students who brought surveys home and returned them to school in two particular areas of the City with significant concentrations of low and moderate income residents.

This survey was also distributed to attendees of the Youth Focus Group and to non-profit agencies providing direct services to the low and moderate income population in the City of New Bedford. These agencies ranged from those providing services to veterans, homeless, youth, elderly, immigrants, HIV/AIDs clients, those in recovery or substance abuse programs, those who were/are victims of domestic abuse and those with mental and/or physical disabilities.

Of the approximately 1,700 surveys distributed in English, Portuguese and Spanish (1602 of which were distributed through the pubilc schools), the OHCD recorded 520 responses translating into a 31% response rate. This same residential survey was also advertised and made available through the City's website for a limited period of time. This effort resulted in an additional 137 surveys completed.

2.24 Focus Groups

So as to include the opinions and visions of those whose voice may not necessarily be heard through the more traditional means of citizen participation, we conducted focus groups and informal meetings with our Homeless Service Providers' Network, two groups of youth, representatives from the housing sector, and representatives from the city's economic development apparatus.

The OHCD conducted a session focusing on the needs and priorities of those experiencing homelessness or threatened with homelessness in concert with the City's Homeless Service Provider's Network [HSPN]. The HSPN, representing the membership component of the City's Continuum of Care, provided an excellent resource in gaining a careful understanding about this

[1] Survey analyses of non-housing and housing needs as well as general information may be found in the appendix of this Consolidated Plan.

population. Client advocates, case managers, attorneys, housing specialists, social workers and program directors joined together in brainstorming and considering the needs of the population they represent.

In addition to the homeless focus group, OHCD convened two youth focus groups with representatives of 3rd Eye Unlimited and the Mayor's Youth Council. These Youth Forums provided these young adults, all of high school age, with an excellent opportunity to voice their opinions on issues directly impacting youth in the City today and their vision of priorities and needs into the coming five years. Also, OHCD coordinated an economic focus group that included the Chamber of Commerce, New Directions (Work Force Investment Act Agency), and various economic development agencies.

2.25 Efforts to Include Special Populations

In the preparation of this Consolidated Plan, the City's OHCD consulted with other organizations throughout New Bedford that provide housing and supportive services to special needs populations. Such consultations included work with elder-based agencies, veteran's groups, HIV/AIDS advocates and those who serve the developmentally disabled population. In addition, the City of New Bedford made the following efforts to obtain input from non-English speaking individuals, minorities, and people with disabilities:

City of New Bedford
Office of Housing & Community Development

Citizen Participation Plan

Scott W. Lang
Mayor

Patrick J. Sullivan
Director

- Offered the Residential Survey in Portuguese and Spanish, in hardcopy formats at municipal locations, public libraries and through the targeted school distribution identified in Section 1.51.

- Advertised the availability of the multi-language surveys through all public hearings, forums and in print advertising through the local newspaper.

- Advertised for public hearings in minority newspapers and through multi-language flyers as required by the Citizen Participation Plan.

- Targeted emotionally and/or mentally disabled groups, homeless individuals and families, victims of domestic violence, youth, elderly and very low income populations through distribution of the survey to non-profit organizations serving these populations as well as the Homeless Service Providers' Network focus group.

- Gleaned information from New Bedford 2020 Master Plan meetings and focus groups targeted to the immigrant and limited and non-English-speaking and disabled populations and with organizations serving these

populations.

- In addition, The City will encourage participation by low and moderate-income persons, particularly those living in slum and blighted areas of New Bedford, as defined by HUD, and in areas where CDBG funds are proposed to be used as well as including minorities and non-English speaking persons

2.3 Citizen Participation Plan

The City of New Bedford adopted its most recent Citizen Participation Plan in January of 2000 during the development of its *FY2000 Consolidated Plan*. Currently OHCD is updating the CPP as part of this Consolidating Plannng process.

PLANNING ACTIVITIES SUBJECT TO CITIZEN PARTICIPATION PLAN

2.31 ACTIVITY 1: FIVE-YEAR CONSOLIDATED PLAN. The City of New Bedford's Consolidated Plan is developed through a collaborative process whereby the community establishes a unified vision for New Bedford's community development actions. Citizen participation is a critical part of the Consolidated Plan, including developing and amending the plan as well as reporting on program performance. Consultations, public hearings, citizen surveys and opportunities to provide written comment are all a part of the strategy to obtain citizen input. The city will make special efforts to solicit the views of citizens who reside in the designated CDBG-priority neighborhoods of New Bedford, and to encourage the participation of all citizens including minorities, the non-English speaking population, and persons with disabilities. The steps for public participation in the five-year Consolidated Plan follow:

1. Consultations with Other Community Institutions. In developing the Consolidated Plan, the City will consult with other public and private agencies, both for-profit and non-profits that either provide or have direct impact on the broad range of housing, economic, health, and social services needed by New Bedford residents. Consultations may take place through meetings, task forces or committees, or other means with which to coordinate information and facilitate communication. The purpose of these meetings is to gather information and data on the community and economic development needs of the community. The city will seek specific input to identify the needs of homeless persons, persons with HIV/AIDS and their families, persons with disabilities and other special needs.

2. Citizen Surveys. City staff shall conduct surveys of New Bedford residents in order to gather additional information on community priorities.

3. Initial Public Hearings. There will be a minimum of two public hearings at the beginning stages of the development of the Consolidated Plan, to gather information on community needs from citizens. These meetings will include special outreach to include organizations working with low-income

populations An additional hearing will be held before City Council. The first hearing will be held at the beginning of the development process for the Annual Action Plan, and will be conducted early in the calendar year, at approximately the time HUD announces the annual entitlement amount for the CDBG, HOME, and ESG programs to the City. The goal of this hearing will be to review the City's most recent CAPER report and obtain views from citizens on housing and community development needs and activities, including priorities for non-housing community development needs. The citizen input during this meeting will directly shape the needs and priorities to be addressed by the spending plan in the Consolidated Annual Action Plan for the program year beginning July 1st of that year. The second hearing will be held when the Draft Annual Action Plan has been completed and has been advertised as available for the required 30-day public review and comment period.

All public hearings will be advertised by publication prior to the hearing date in a newspaper of general circulation throughout the area(s) eligible to receive funds under the programs advertised. The first notice must be published no later than two weeks prior to the hearing date. All public hearing notices will also be posted on the City of New Bedford's website (www.newbedford-ma.gov). The City will consider any comments or views of citizens received in writing or orally at a public hearing. Each hearing will be held in the evening at facilities that are handicapped accessible.

All locations will be convenient to potential and actual beneficiaries, and will accommodate persons with disabilities.)Each public hearing notice must include the availability of an interpreter if a significant number of non-English speaking or hearing-impaired persons are expected to participate at the hearing. Public hearing notices will be translated into Spanish, and Portuguese. It will be the responsibility of the residents to notify the City at least four days in advance of the hearing if interpreter services are needed. Each public hearing notice will indicate this policy and provide a telephone number to contact the City. In the course of developing their recommendation for a spending plan for the Annual Action Plan, the OHCD may hold a series of additional public meetings to both provide information on the solicitation of proposals and the review of all proposals for consideration for funding.

4. Written Comments. Based on public input and quantitative analysis, OHCD staff will prepare a draft Consolidated Plan, which also includes proposed allocation of first-year funding. A period of 30 calendar days will be provided to receive written comments on the draft Consolidated Plan. The public may review the draft plan at the City main library, specified neighborhood branch libraries, OHCD offices, City Hall, and on the City's website. Notification of availability of the draft will appear in a local newspaper of general circulation as well as newspapers that target minority or special needs populations.

5. Final Action on the Consolidated Plan. All written or oral testimony provided will be considered in preparing the final Consolidated Plan. A summary of testimony received and the City's reasons for accepting or not accepting the comments must be included in the final document. The City will consider these comments, before taking final action on the Consolidated Plan. When approved by Council, the Consolidated Plan will be posted in the City Clerk's office, Main library, and the OHCD. The Mayor will submit to HUD, a letter authorizing the Plan.

2.32 ACTIVITY 2: ONE-YEAR ACTION PLAN. Each year the City must submit an annual Action Plan to HUD, reporting on how that year's funding allocation for the four HUD entitlement grants will be used to achieve the goals outlined in the five-year Consolidated Plan.

1. OHCD staff will gather input from citizens and consultations to prepare the draft Action Plan. There shall be two public hearings to receive citizen input on the city's performance report for the preceding year and proposed Action Plan and an additional public hearing before City Council on the proposed Action Plan, including funding allocations. The hearings provide the public's perspective on New Bedford's housing and community and economic development needs.

2. OHCD staff will gather community input and statistical data to prepare the draft Action Plan. A draft Action Plan will be available for 30 days for public comment after reasonable notice to the public is given.

3. The City will consider these comments, before taking final action on the Consolidated Plan. When approved by Council, the Action Plan will be posted in the City Clerk's office, Main library, and the OHCD. The Mayor will submit to HUD, a letter authorizing the Plan.

2.33 ACTIVITY 3: SUBSTANTIAL AMENDMENTS TO CONSOLIDATE/ACTION PLAN. Recognizing that changes during the year may be necessary to the Consolidated Plan and Action Plan after approval, the Citizen Participation Plan allows for "substantial amendments" to plans. These "substantial amendments" apply only to changes in CDBG funding allocations. Changes in funding allocation for other HUD grant programs received by the City of New Bedford – HOME, and ESG are not required to secure public review and comment.

The CPP defines a substantial amendment as:

(i) A substantial amendment to the Consolidated Plan or annual Action Plan is defined by the City as a transfer between two or more Plan activities that is greater than 50% of the ESG program funds, 30% of the HOME program funds, and 25% of the CDBG program funds.

1. The City will draft the amendment and publish a brief summary of the proposed substantial amendment(s) by advertising the amendment in the local newspaper. and identify where the amendment(s) may be viewed

2. The advertisement will begin a 30-daywritten citizen review and public comment period

3. During the 30-day comment period, the City will consider and comments or reviews of citizens received in writing or orally during the comment period.

4. Upon approval by the City, the substantial amendment and comments will be posted in the City Clerk's office, Main library, and the OHCD. The Mayor will submit to HUD, a letter authorizing the amendment.

2.34 ACTIVITY 4. CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER). At the end of each program year, as required by HUD, a Comprehensive Annual Performance and Evaluation Report (CAPER) must be submitted to HUD by September 30th. The CAPER gives an actual account of activities, which occurred during the previous program year, and how the City maintained and expended funds, which were outlined in the annual Action Plan for that program year.The CAPER preparation and submittal process includes:
1. OHCD staff prepares the draft CAPER.
2. After reasonable notice is provided in the local newspaper and City's website, the CAPER is available for 15 days for written public comment.
3. The final CAPER and public comments will then be submitted to HUD.
4. The CAPER and public comments will be presented at one of the initial public hearings on the proposed Action Plan for the subsequent fiscal year.

2.35 ACTIVITY 5 – AMENDMENTS TO CITIZEN PARTICIPATION PLAN. In the event that changes to this Citizen Participation Plan are necessary, the OHCD staff shall draft them.
1. After reasonable notice, these will be available to the public for 15 days for written comment.
2. The OHCD shall each hold a public hearing to receive oral public comments on the proposed change.
3. Upon approval by Council, the substantial amendment will be posted in the official City Council minutes and available on-line and in the City Clerk's office.

2.36 E. GENERAL REQUIREMENTS
1. **Public Hearings**. Public hearings before the, the City Council, and other appropriate community organizations will be advertised in accordance with the guidelines outlined in the notification section below. The purpose of public hearings will be to allow citizens, public agencies, and other interested parties the opportunity to provide input on New Bedford's primary housing and community development needs. Public hearings will be held in locations

accessible to low- and moderate- income residents and people with disabilities. Translation for non-English speaking residents and/or those who are hearing impaired will be provided upon request.

2. **Public Meetings**. Public meetings of the OHCD overseeing HUD programs provide opportunities for citizen participation and comment on a continuous basis. Meetings are held in locations accessible to persons with disabilities. Spanish translation and translation for individuals with hearing impairments are provided as necessary.

Notification. Advance notice of any public hearing, will be provided to the public on the City's web page: http://www.newbedford-ma.gov/ through advertisements in local newspapers for general circulation and for minorities as well as City press releases. The newspaper of general circulation is the *New Bedford Standard Times.*

Document Access. Copies of all planning documents, including the Citizen Participation Plan, Consolidated Plan, Action Plan, and annual performance report, will be available to the public upon request. Citizens will have the opportunity to review and comment on these documents in draft form prior to final adoption by the City Council. These documents will be made available at public libraries, City Hall, public housing authorities, and on the City's web page http://www.newbedford-ma.gov/. Upon request, these documents will be provided in a form accessible to persons with disabilities. Citizens, groups, and other interested organizations may obtain copies of the written reports by calling OHCD at (508) 979-1500 or (508) 974-3102 (TDD).

3. **Access to Records**. The City will provide citizens, public agencies, and other interested organizations with reasonable and timely access to information and records relating to the Citizen Participation Plan, Consolidated Plan, performance reports, and the City's use of assistance under the four grant programs, as stated in the Massachusetts Public Information Act and the Freedom of Information Act.

4. **Technical Assistance**. The City can provide technical assistance upon request and to the extent resources are available to groups or individuals that need assistance in preparing funding proposals, provided that the level of technical assistance does not constitute a violation of federal or city rules or regulations. These groups or individuals must represent CDBG-target neighborhoods or other low-income areas. The provision of technical assistance does not involve re-assignment of City staff to the proposed project or group, or the use of City equipment, nor does technical assistance guarantee an award of funds.

2.37 F. CITIZENS' COMPLAINTS

Written complaints may be directed to the City with regard to any HUD program or activity. A timely, written, and substantive response to the

complainant will be prepared with 15 working days of receipt of the complaint by the appropriate department. If a response cannot be prepared within the 15-day period, the complainant will be notified of the approximate date a response will be provided. Written complaints must clearly state the complainant's name, address, and zip code. A daytime telephone number should also be included in the event further information or clarification is needed. Complaints should be addressed as follows:

For CDBG, ESG or HOME programs, correspondence should be addressed to:
Mr. Patrick J. Sullivan, Director
Office of Housing and Community Development
City of New Bedford
608 Pleasant Street
New Bedford, Massachusetts 02740
If the response is not sufficient, an appeal may be directed to the Mayor, and a written response will be provided within 30 days. An appeal should be addressed as follows:

City of New Bedford Office of the Mayor
City of New Bedford
133 William Street
New Bedford, Massachusetts 02740

2.38 G. CITY OF NEW BEDFORD RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN

It is the policy of the City of New Bedford to make all reasonable efforts to ensure that activities undertaken with CDBG, HOME and other federal Program funds will not cause unnecessary displacement or relocation. The City will continue to administer the CDBG and HOME Programs in such a manner that careful consideration is given during the planning phase to avoiding displacement. Displacement of any nature shall be reserved as a last resort action necessitated only when no other alternative is available and when the activity is determined necessary in order to carry out a specific goal or objective that is of benefit to the public. If the displacement is precipitated by activities that require the acquisition (either in whole or in part) or rehabilitation of real property directly by the City of New Bedford or an agent, all appropriate benefits as required by the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and amendments, or the Residential Anti-displacement and Relocation Assistance Plan under Section 104(d) shall be provided to the displaced person or persons.

3.0 City Profile

The City of New Bedford is the eighth largest city in the Commonwealth of Massachusetts with an estimated population of 91,549 in 2009[1], which represents a slight drop from 93,726, which was the 2000 Census figure. Located on the Atlantic coast in the southeastern part of the state, it is a city with a rich industrial, social and cultural history derived from its advantageous access to the sea. The city also enjoys its unique location to other major metropolitan and destination areas such as Boston (54 miles), Providence, Rhode Island (33 miles) and Cape Cod (30 miles).

3.1 History

The whaling industry defined New Bedford's major livelihood for approximately one hundred years roughly spanning the period between 1750 and the late 1850's. By 1857, it's preeminence as a seaport evolved into its title as the whaling capital of the world eventually hosting a fleet of 329 ships. Per capita, New Bedford was one of the richest cities in the world. This fame was further solidified when Herman Melville's literary classic, "Moby Dick," was published having been inspired by Melville's own journey aboard the whaling ship *Acushnet* launched out of New Bedford.

As the whaling industry began to decline after the discovery of petroleum in 1859, a thriving textile industry slowly replaced it. Between 1881 and the beginning of World War I, thirty-two (32) cotton manufacturing companies worth over $100,000,000 and employing 30,000 people, were incorporated in the City of New Bedford. Besides cotton manufacturing New Bedford was also characterized for many years by large-scale factory operations producing a variety of goods including rubber, metal and glass and a growing fishing industry, one that continues to prosper to this day. During this period of more than two hundred years, these major industries attracted great wealth and a diverse immigrant population. Today, amidst this continued tradition of diversity, persons of Portuguese heritage account for more than one-third of the population, with the Hispanic and Black populations accounting for approximately 10 percent of a growing minority. In addition, a strong, well-established Cape Verdean community presence developed within the City of New Bedford.

[1] Demographics NOW & RKG Associates, Inc.

Intense residential construction activity around the turn of the century until World War II provided housing for the large numbers of immigrants drawn to work in the growing textile and manufacturing industries. Those three to six family structures, still predominant in so many of the City's neighborhoods today represent over 30 percent of the City's total housing units.

Contrasting the prosperity it had previously enjoyed, New Bedford's economic health staggered through the latter half of the twentieth century. As is true of so many communities, New Bedford's manufacturing base suffered both from the exodus of an industrial shift to the south as well as from the weight of major shifts in domestic and world economies. Within the last decade alone, such factors have led to the loss of thousands of manufacturing jobs in the City. Since 2001, almost 2,000 manufacturing jobs were lost.

Local waters have similarly suffered, primarily from over-fishing and international competition depleting the scallop and ground fish reserves leading to the imposition of stringent conservation measures imposed by the Federal Government. These restrictions on numbers of "days at sea," increases in the net sizes on draggers, and the emergency closure of prime fishing areas such as Georges Bank—key fishing grounds for much of New Bedford's 225 commercial fishing vessels have resulted in lower volumes of landings, translating into lower industry productivity and decreased employment and earnings for fishermen.

Despite such struggles, however, New Bedford's economy holds strong, continuing to boast its title as the nation's #1 commercial fishing port in value of landed catch and providing the home base to several national seafood processing plants. Extensive infrastructure improvements, a ready work force and careful planning have helped to develop New Bedford as an ideal location for internationally-recognized industries including Titleist, Foot-Joy Worldwide, and American Flexible Conduit (now known as AFC Cable, which is owned by Tyco International).

New Bedford continues to capitalize on the rich diversity of its population and history, evident in the variety of public and private initiatives undertaken throughout the community including a recent $10 million expansion of the world-

renown Whaling Museum, the Federal designation of 34 acres within the downtown historic district as a National Park, and the millions of dollars invested in the community for improved parks, schools, public safety and infrastructure. New Bedford's movement into the future is spurred by the development of the University of Massachusetts in the City's downtown and the introduction of high-speed ferry service to Martha's Vineyard from New Bedford's waterfront. These developing projects capitalize on New Bedford's growing arts community, vibrant ethnic celebrations and a populace committed to the potential of a City rich with diversity.

3.2 Demographics

3.21 Population Consistent with the theory that population growth and decline typically parallels a community's economic and social growth patterns, New Bedford's population peaked during periods of great prosperity during the whaling and textile eras and subsequently declined as industry shifted and a portion of the labor force relocated outside of the area.

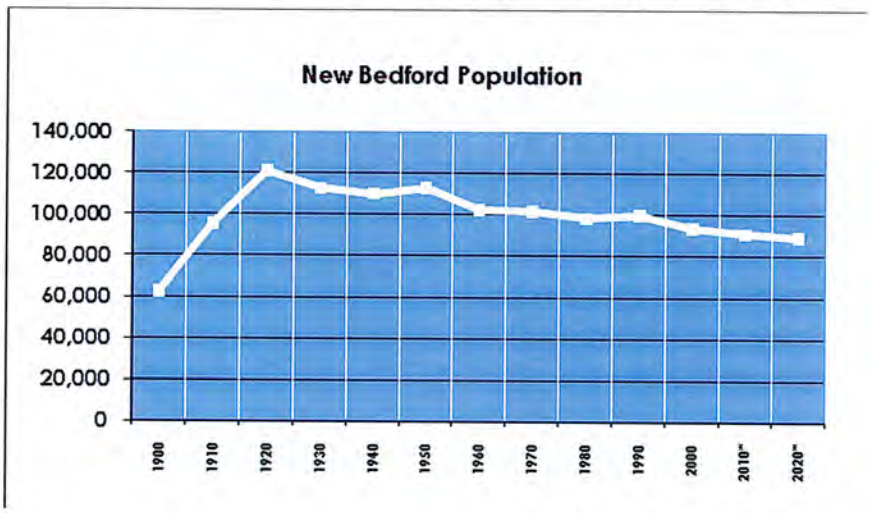


Figure 3.1 New Bedford Population
Source for 1900 – 2000 Data: US Census; Souce for 2010 and 2020 Data: MISER

New Bedford's overall population is in decline.
While New Bedford's affordability remains attractive in light of the cost of living in surrounding communities, competing interests, a demand for larger residential lots and the phenomenon of the "suburban exodus" continues to affect New Bedford's overall population as it had in the latter half of the 20th century (see Figure 3.1).

- Since 1970 New Bedford's population has slowly decreased from 100,973 persons to its estimated 2009 level of 91,550.
- The U.S. Census reported the City of New Bedford's overall population as being 91,550, a decrease of 8 percent in twenty years from its 1990 level of 99,922.
- While New Bedford's population declined, the U.S. Census Bureau's estimate (2008) showed Bristol County's population increased by 7.8 percent and the

Commonwealth's population (2009 estimate) increased by 9.6 percent overall during that same twenty year time period.

- According to the U.S. Census, Bristol County and the Commonwealth experienced population growth during the period between 2000 and 2010 at a rate of 2 percent and nearly 4 percent, respectively.
- Projections generated by the University of Massachusetts' research arm, "MISER," suggest that this decline will continue through 2020.

New Bedford's young adult population is migrating out of the City while older adults are increasing in number.

As is the case with both county and state figures, there have been changes in the City's population figures for each age cohort, all of which have seen declines over the past decade and only one of which, the 55-64 year old group has seen an increase (see Figure 3.2).

New Bedford's Population Growth by Age
U.S. Census 2000 – 2008

Age Group	2000	2008	percent Change
0 – 19	25,732	22,223	-13.6
20 – 34	19,946	20,287	1.7
35 – 64	32,442	33,445	3.1
65 and over	15,648	13,441	-14.1
Total	*93,768*	*89,396*	*-4.7*

Figure 3.2: Population Growth by Age

- There was a substantial shift in the number of the "baby boomer" generation residents living in New Bedford during the 2000s marked by a significant increase in the number of 55 – 64 year olds living in the City of New Bedford. This represents a roughly 2,500 people increase in the last ten-year period. This trend mirrors the national and statewide trend in that age bracket over the same time period.
- Older residents 65 and older have declined in number through the 2000s, but that is likely to increase over the next ten years.

Despite a decreased overall population, the minority population in New Bedford continues to grow.

Roughly one out of every five persons living in the City of New Bedford is foreign born and almost 40 percent of its residents over the age of five speak a language other than English at home. Of the minority populations identified in the 2008 American Community Survey as compared with those in the 2000 Census, people identified with two or more races represented the highest percentage increase (48 percent) in New Bedford. In 2009, the racial minority (non-white) population represented 12 percent of the total population, as compared to 21 percent in 2000.

- The Hispanic population represented nearly 15 percent of New Bedford's population in 2009, which reflected an increase from a 10 percent representation in 2000. During this same time period, the white population

increased by 1,730 resulting in a 2 percent increase between 2000 and the 2006 – 2008 American Community Service level.

The ancestries of New Bedford's residents represent a diverse mix of cultures particularly highlighted by the Portuguese population.

- Figure 3.3 demonstrates that over a third of the City's residents are of Portuguese descent.
- There is a significant Sub-Saharan African population in addition to French/French Canadian, English, Irish, Polish and Italian communities within the City.
- Approximately 15 percent of the City's foreign-born residents entered the United States during the 2000s. This percentage is slightly less than the 1990s when 21 percent entered.
- According to the US Census Bureau's 2008 American Community Survey, approximately 79 percent of the Commonwealth's residents speak only English at home while in New Bedford that number is far smaller at 63 percent. Those who do not speak English very well in New Bedford represent roughly 17 percent of the City's population, a number that is almost double the remainder of Massachusetts.

New Bedford Resident Ancestry

Ancestry	2008
Portuguese	33,445
Other Groups	18,405
Sub-Saharan African	7,696
Unclassified or not reported	6,947
French (except Basque)	5,345
Irish	3,825
English	3,628
French Canadian	2,841
Italian	2,122

Figure 3.3 Ancestry Chart
Source: US Census

3.22 Households

The U.S. Census defines household as being either a family household (where persons living together are related by birth, marriage or adoption) or a non-family household (where single persons live either alone or share housing with other singles).

Both household size and the number of households in the City of New Bedford are increasing.

- The total number of households in the City of New Bedford increased by one percent between 2000 and 2009. The number of "non-family" households increased at an even faster rate of 15 percent during this past decade.
- The ratio of family households in New Bedford to all households declined from 63 percent in 2000 to 58 percent in 2009, which was much less than indicated statewide (64 percent).
- The average household size fell from 2.40 persons per household in 2000 to a level of 2.32 in 2009. This drop occurred despite a large influx of Hispanic and Latino families with relatively large households. Such a trend suggests, to

some extent, an aging population coupled with an increase in nontraditional families.

New Bedford has a significantly high number of female head of households and an increasing number of non-traditional families.

There are large numbers of children being raised by single parents and nontraditional families within the City of New Bedford, not unlike most urban areas across the country today.

- Sixteen percent of family households with children under 18 are headed by single-mothers in the City of New Bedford while only about 8 percent of family households statewide are headed by single-women with children.
- While the 2006 – 2008 American Community Survey reports that in Massachusetts 33 percent of all children under 18 live within a two-parent household, 25 percent of all children under 18 in the City of New Bedford live with only their mother. (See Figure 3.4, Households/Work Status of Parents).
- Approximately 68 percent of children living in these single-mother families have mothers who work out of the house.
- Nationwide there is a growing segment of the population described, as "nontraditional families" such as is the case with grandparents raising their grandchildren. New Bedford has a large number of families (1,332) in the City in which grandparents are the primary caregivers.

Children under 18 by Family Type and Work Status of Parents, American Community Survey Estimates

Work Status	Number	percent Overall	percent of Subgroup
Living with two parents:	***5,313***	***22.8***	
Both parents working	*3,736*	*16.0*	*70.3*
Only father works	*1,133*	*4.9*	*21.3*
Only mother works	*286*	*1.2*	*5.4*
Neither parent works	*158*	*0.7*	*3.0*
Living with one parent:	***7,269***	***31.2***	
Living with father:	*1,503*	*6.5*	
Father works	1,173	5.0	78.0
Father not working	330	1.4	22.0
Living with mother:	*5,766*	*24.8*	
Mother works	3,938	16.9	68.3
Mother not working	1,828	14.5	31.7
Total:	***23,291***	***54.0***	

Figure 3.4: Households/ Work Status 2006 – 2008 ACS Estimates
Source: U.S. Census

3.23 Income

In addition to population counts and household data, the demographic information produced in the 2000 Census and the 2008 American Community Survey reveals important information about income and poverty levels in the City of New Bedford.

Although New Bedford's overall population has declined, its low and moderate income population has increased.

As noted in Section 3.21, the US Census reported that the overall population of New Bedford declined by 8 percent during the ten-year span between 2000 and 2009. During that same time frame, the City's low and moderate-income population grew.

- The most recent 2009 data reveals that just under half of the total 38,515 households in New Bedford fall below the median household income (MHI) of $34,632. In 2000 the MHI was $27,913.
- Unlike the MHI, the 2009 Median Family Income (MFI) for New Bedford calculated by the Census Bureau results in a higher income threshold of $60,900.
- Overall, there generally was a shift in income levels among New Bedford households, with a decrease in households earning under $50,000 and an increase in those earning more.
- The 2008 American Community Survey indicates that 4,811 families, or 23 percent of all residents, have income that fall below the poverty level, which in 2009 was $18,310 for a 3-person household, and was 47 percent lower than the median household income in New Bedford.

Within the Low and Moderate Income (LMI) population, several segments in particular experienced increased incidents of poverty.

- Elderly, children, female head of household and minority families experience higher levels of poverty than the population as a whole which in turn leads to greater needs for community services and housing assistance among those populations.
- In 2008, 33 percent of related children under 18 were below the poverty level, compared with 17 percent of people 65 years old and over. Twenty percent of all families and 46 percent of families with a female householder and no husband present had incomes below the poverty level.
- Categorized by race, 17 percent of all white residents have incomes below poverty level while 34 percent of all black residents fall below the poverty level. Approximately 44 percent of all Hispanic residents report income below the poverty level.

New Bedford continues to struggle with poverty.

According to the 2008 American Community Survey, 21,651 people are living at or below the poverty level in New Bedford. This represents 23 percent of the population and an increase over the level in 2000.

The "working poor" constitute a significant segment of the City's population.

- While 23 percent of residents are officially poor, an additional 17 percent earn incomes that fall somewhere in the 100 to 200 percent of poverty range.
- These people work but earn very low incomes. Policymakers often term this type of resident as "working poor."
- The working poor and their families rely on essential services such as childcare and healthcare provided by local public and private social service agencies.

There is a high level of children living in poverty in the City of New Bedford.

Working poor families and female head of households struggling with poverty have a direct impact upon children.

- Over 60 percent of the single female heads of households with children live below poverty level.

Poverty rates are particularly high for the City's minority residents.

While African Americans and Latinos still make up the largest number of residents living in poverty, statistics are showing that the two ethnicities are gaining ground in the struggle for economic equality, but still fall substantially below the white population in terms of income.

- Income inequality between white and African-American and Latino residents declined slightly in the in the last ten years; however, African Americans living in New Bedford still earn only 72 percent of whites, and the per capita income of Latino residents is also 72 percent of white residents (based on household income).
- Almost a third (32 percent) of African-American and nearly half (44 percent) of all Latino residents were living below the poverty level in 2009 (See Figure 3.5).

Per Capita Income by Race/Ethnicity, 1999 - 2009			
Race/Ethnicity	**1999**	**2009**	**% Change**
White	$16,749	$21,216	27%
African-Amer	$11, 713	$14,951	28%
Hispanic/Latino	$7,610	$11,937	57%
Percent Below Poverty by Race/Ethnicity			
White	16%	21%	5%
African-Amer	34%	32%	(2%)
Hispanic/Latino	47%	44%	(3%)

Figure 3.5 Poverty Study
Source: US Census, American Community Survey

3.3 Education

Low wages earned by workers in New Bedford are associated with low levels of educational attainment. In 2008, only 65 percent of the City's residents over age 25 have at least graduated from high school or earned a GED. This contrasts sharply with the statewide rate of over 88 percent of adults having attained high school diplomas. While the City saw some improvement during the last ten years with high school graduation rates, the proportion of residents with degrees from 4-year colleges has stalled at just 13 percent, three times lower than the percentage of those obtaining a bachelor's degree statewide (37.9 percent).

New Bedford Educational Attainment Levels

Degree	2000	2008	percent Change
High School	58%	65%	+12%
College	11%	13%	+22%
Graduate	3%	4%	+33%

Figure 3.6: Education Levels
Source: 2008 American Community Survey

Like many of the older, small industrial cities in the northeast, New Bedford has, to some extent, an educationally disadvantaged population struggling to improve, and some progress has been made as seen in Figure 3.6. Compounding this statistic, the 2008 American Community Survey documents indicate that 1,868 people under the age of 24 have completed less than a high school education. The current need for an intellectually capable workforce is driving a shift toward greater emphasis on job training and education in this part of the Commonwealth.

3.4 Economic Profile

Quick Overview

New Bedford has a workforce of 42,802 people and a business establishment rate of approximately 2,000. The City's location, 60 miles south of Boston and 30 miles east of Providence, places it in the midst of New England's skilled high-technology workforce.

Economic activity is concentrated in three distinct areas of the City: the Port of New Bedford, Downtown New Bedford and the New Bedford Business Park.

- The Port generates over $850 million in sales annually and provides 3,500 local jobs.
- New Bedford's downtown central business district includes 3.6 million square feet of rentable office space spread over 52 city blocks—financial, insurance, legal and other business service companies occupy the majority of this space.
- The New Bedford Business Park is home to 45 businesses that provide nearly 5,000 jobs. The Business Park is designated as an Economic Opportunity Area and has three sites designated as Priority Development Areas under the Commonwealth's Chapter 43D program.

The largest New Bedford employers include the St. Luke's Hospital, the City of New Bedford, SouthCoast Hospital Group, Riverside Manufacturing, the Acushnet Rubber Company, Brittany Dyeing and Printing, Sacred Heart Nursing Home, and Shaw's Supermarket. . Both the Port of New Bedford and the Business Park fall within the boundaries of Free Trade Zone 28. New Bedford also has an Enterprise Zone and a federal urban Empowerment Zone.

Major Trends

The last few decades have been difficult times for New Bedford's economy. Manufacturers were compelled to shed large numbers of jobs in an effort to restructure their businesses in the wake of new free trade laws the increased exposure to global competition, all of which was further exacerbated by the recent recession. New Bedford typically has higher unemployment rates than statewide averages (13.1 percent in New Bedford versus 9.1 percent statewide in December 2009).

Labor Force

Approximately 85,500 workers live within the eight cities and towns that make up Greater New Bedford Metropolitan Statistical Area; about half of these workers live within the City. Local firms also attract workers from adjacent metro areas—Boston, Brockton and Providence. The labor force of this larger labor market area numbers over 1.8 million.

American Community Survey data from 2009 shows that 95.9 percent of the workforce worked in Massachusetts, with the remaining 4.1 percent presumed to be working in Rhode Island. Of those working in Massachusetts, 79.8 percent worked in Bristol County and 16.2 percent worked outside the county.

Development Activities

The City actively pursues initiatives that enhance economic development opportunities through new and retained employment efforts, industrial and business growth and the production of goods and services. Such initiatives are undertaken directly by the City, through private activities, through the work of business organizations such as the North End Business Association, the New Bedford Area Chamber of Commerce, the South End Business Association, the Community Economic Development Council and Downtown New Bedford Inc. and job training efforts undertaken through the Workforce Investment Board and the Greater New Bedford Career Center. In addition to these entities, the New Bedford Economic Development Council, Inc. [NBEDC], an economic authority created by the City in 1998, has become a leader in promoting business growth and community development initiatives in the city.

Since 2001, plans have been undertaken by the Mayor of the City of New Bedford to develop an inter-modal system of transportation with the state. Plans have begun to upgrade former rail bridges in the regional area in anticipation of a major inter-modal transportation project. Of all the transportation projects currently being planned for New Bedford, the one that will likely have the most significant impact on transportation in and around the New Bedford region will be the South Coast Rail project. Essentially, the South Coast Rail project will restore passenger rail transportation from South Station in Boston to the cities of Fall River and New Bedford along an existing freight rail corridor running south from Taunton to Fall River and New Bedford. The project will include the construction of several passenger stations and two terminal layover facilities. Two stations will be located in New Bedford. The South Coast Rail project will encourage transit-oriented development (TOD) at all ten of the new rail stations along its length, including Whale's Tooth in New Bedford. The introduction of this station will provide New Bedford's residents and visitors to the City with direct access to all of New Bedford's public transportation services and some private services as well. The station will be the southern terminal for the South Coast Rail New Bedford Branch and will also be the hub for New Bedford bus services, including the local and regional buses and private intercity carriers.

4.0 Housing and Market Analysis

This chapter provides an overview of socio-economic and housing trends in the City of New Bedford between 2000 and 2009. Characteristics of demand, namely a review of demographic and employment trends are provided and are compared to characteristics in the housing supply. Market characteristics and trends regarding for-sale and rental properties are also evaluated, as well as foreclosure statistics. The chapter concludes with an affordability analysis for the City.

4.1 Key Findings and Conclusions

New Bedford's economic base is relatively stable although changes had occurred, as total employment in 2009 was approximately 3 percent lower than in 2001, as a result of 1,000 fewer jobs, and most of this loss occurred in the manufacturing sector. Unfortunately the increase in unemployed persons in New Bedford between 2000 and 2009 was nearly 4 times this amount (3,800 persons) and most of this happened in the last two to three years due primarily to the "Great Recession" occurring nationwide. As a result, the housing market in New Bedford experienced a noticeable increase in foreclosures, which appears to be abating as we head into 2010.

New Bedford's demographic base was also relatively stable in size, as the number of households increased slightly, despite a small decline in population. The statistics indicate that New Bedford experienced a shift in its racial distribution since 2000, as well as an increase in Hispanic ethnicity. Households in New Bedford were more affluent in 2009 than in 2000; however, median income failed to keep pace with that in the region.

Housing production since 2000 was also much slower than in all prior decades, and most of it was confined to major mill renovations due to a shortage of land in the densely developed City. The City's housing stock is old, with most properties constructed prior to 1920, resulting in additional costs related to maintenance, upkeep, and rehabilitation. In addition, an estimated 8.5 percent of the housing stock was vacant in 2009, which was more than in 2000 and suggests an imbalance in supply. Many of these vacant units were in the smaller multi-family properties (2 to 4 units), which account for 47 percent of the housing stock.

Since 2000, the city experienced a net gain of 600 housing units, which coincidently equaled the gain in "affordable" units as categorized by the Chapter 40 B legislation, and approximately 12 percent of the City's housing was set aside for low-income households. The City also experienced an increase in its owner-occupancy rate since 2000; however, this may change due to higher unemployment rates, declining residential values which caused over-leveraged mortgages. In fact, median values in the City declined between 20 and 40 percent from their peak in 2005 and 2006, creating a two-sided opportunity/issue. On the

one hand, lower median values make home-ownership more affordable, assuming available financing to credit-worthy buyers. On the other hand, existing owners who purchased during the height of the market may have lost their equity (down-payment), and may face foreclosure due to an over-leveraged mortgage.

The rental market in New Bedford is considered more affordable given the large supply, and market rents at smaller multi-family properties were nearly 60 percent lower than at apartment complexes, and in some cases below the fair market rent for the region. However, an imbalance was evident given the preponderance of smaller multi-family properties impacting the feasibility of developing new apartments in the City without providing significant subsidies.

Forecasted household demand in New Bedford over the next five-years would not be sufficient to dramatically reduce the citywide vacancy rate, indicating a continued imbalance unless the city adopts a strategy focused on aggressive supply reduction through selected demolition and/or consolidation. In this manner, certain amenities such as off-street parking and green space can be created in order to enhance the value of the remaining better stock. The most challenging aspect, however, is the cost associated with such a strategy, since acquisition values would be exceedingly high given the dense development patterns that have historically occurred in the City.

4.2 Demographic Trends

This section reviews select demographic trends and characteristics in New Bedford between 2000 and 2009, based on statistics obtained from Demographics NOW, a private vendor that specializes in population and households projections.[1]

Population Trends New Bedford had an estimated population of approximately 91,550 persons in 2009, which reflected a minor decrease of 2 percent since 2000. As shown in Table 1, New Bedford's population has declined by 2.5 percent, while the number of persons in group quarters[2] increased by nearly 8 percent. This shift in population also resulted in a minor increase (1 percent) in the total number of households in New Bedford since 2000.

[1] American Community Survey (ACS) also prepared 2008 estimates for New Bedford, which were used in this analysis. Discrepancies existed between the two data sources; however, these were considered minor, and in nearly all cases within the standard of error indicated by ACS. The statistics from Demographics NOW represented the most recent estimates and forecasts for the city, and were considered reliable for this analysis. As information from the decennial census in 2010 becomes available, the demographic characteristics can be updated.

[2] A group quarters is a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories. (ACS definition)

Table 1 – Population & Household Trends (2000 -2009)

	2000	2009	% CHG
Population	93,726	91,549	-2.3%
Group Quarters	1,986	2,139	7.7%
Pop. in H'holds	91,740	89,410	-2.5%
Median Age	35.9	38.7	7.8%
Racial Minority (percent)	21.1%	12.0%	-43.2%
Hispanic (percent)	10.2%	14.8%	41.8%
Households	38,158	38,515	0.9%
AVG Household Size	2.40	2.32	41.8%

Source: US Census; Demographics NOW & RKG Associates, Inc.

Age Distribution of the Population The median age of the population in New Bedford was 38.7 years in 2009, and was nearly 3 years older than in 2000 (35.9 years). As shown in Figure 1, the 55 and 64 cohort was the only cohort to experience an increase since 2000, and this group accounts for portions of the "baby-boom" generation (1945–1964). Population losses were experienced in the other age cohorts as shown below, with persons younger than age 20 accounting for most of the losses during this period. This in turn contributed to smaller average household sizes in 2009.

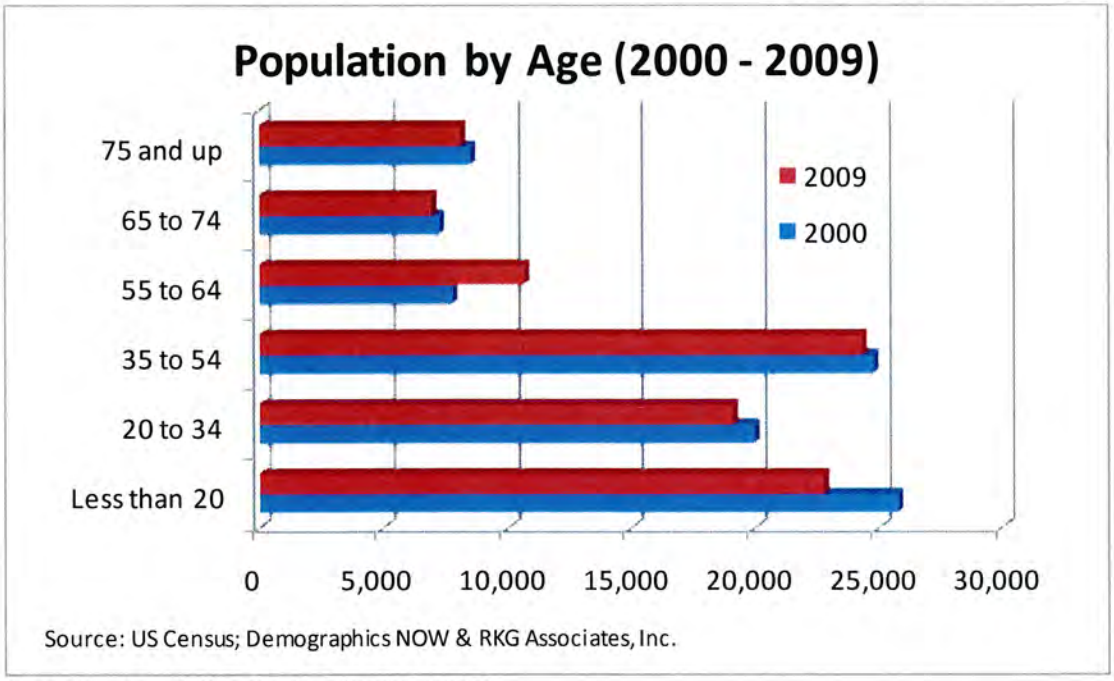


Figure 1 – Population by Age (2000 – 2009)

Racial and Ethnic Concentration The racial and ethnic population in New Bedford also changed since 2000, according to estimates from

Demographics NOW. In 2009, the racial minority (non-white) population represented 12 percent of the total population, as compared to 21 percent in 2000. As shown in Figure 2, the Asian or Pacific Islander cohort was the only racial minority group to experience any increase since 2000, while declines were exhibited in the other racial minorities. The racial minority population declined by 8,820 persons between 2000 and 2009.

The Hispanic population represented nearly 15 percent of New Bedford's population in 2009, which reflected an increase from a 10 percent representation in 2000. The absolute increase in the Hispanic population was 4,000 persons during this period. In effect, New Bedford became less diversified in its racial mix over the last nine years, but became more diversified in its Hispanic ethnicity.

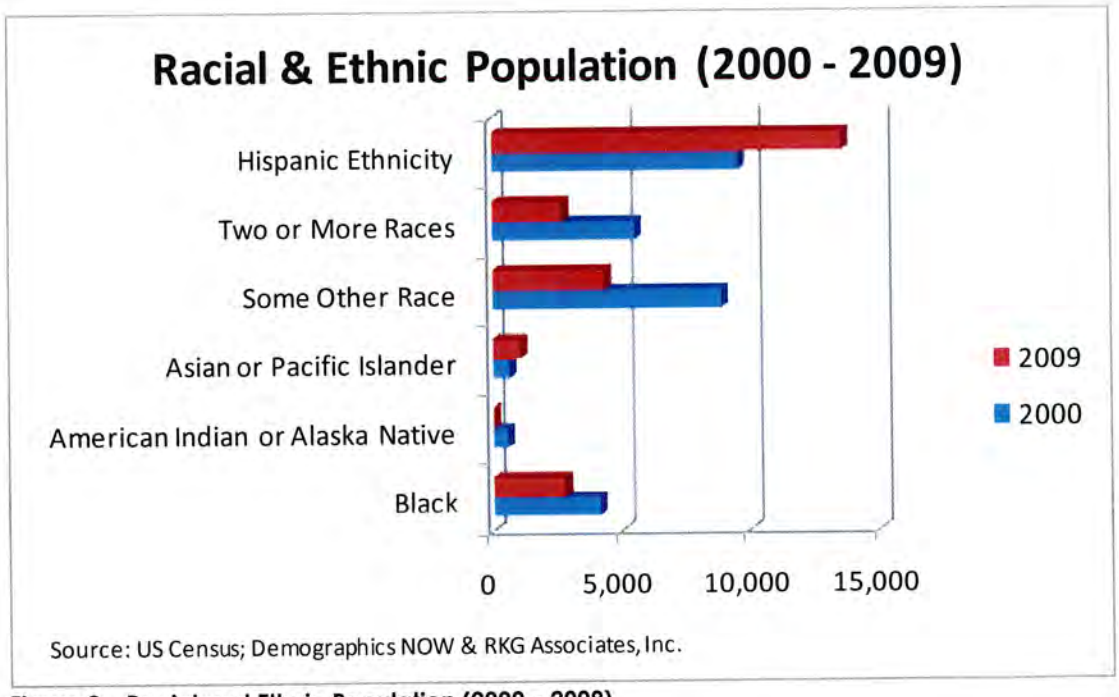


Figure 2 – Racial and Ethnic Population (2000 – 2009)

The following map depicts New Bedford's environmental justice populations as identified by MassGIS and the City. The map shows minority concentrations and areas populated by low and moderate income persons.

Households by Type In 2009, New Bedford experienced a 1 percent increase in households from 38,178 in 2000 to 38,515 in 2009. The number of families and married couple households declined by 7 percent and 17 percent, respectively, as shown in Table 2. On the other hand, non-family households increased by 15 percent since 2000, and represented a

greater percentage of total households in New Bedford (42%) in 2009[3] as compared to 2000 (37%).

The number of single-parent households also increased since 2000 in New Bedford, although the growth in single male householders was greater (44%), than single female householders (0.1%). Combined, these single-parent households represented 25 percent of total households in 2009, while married family households accounted for nearly 33 percent of total households, which was smaller than in 2000 (40 percent).

The large number of single parents raising children in New Bedford and the increase over the last decade bears watching, as single parent households tend to be more economically and socially unstable, and children from these households tend to be more at risk for academic underachievement and unhealthy behaviors. The number of single-parent households with children under 18 represented 60 percent of family households with children under 18 in 2009, including 45 percent that were single-mother households (an increase of 5 percentage points since 2000). Single-mother households with children increased from a 40 percent representation in 2000. As a point of comparison, single-mother households with children under 18 accounted for only 24 percent of households with children in Massachusetts.

Table 2 – Households by Type (2000 – 2009)

Households by Type	2000	%	2009	%	% Chg
Total households	38,178	100%	38,515	100%	0.9%
Family households	24,083	63.1%	22,330	58.0%	-7.3%
With own children under 18 years	11,897	31.2%	12,344	32.1%	3.8%
Married-couple family	15,099	39.5%	12,560	32.6%	-16.8%
With own children under 18 years	6,286	16.5%	4,918	12.8%	-21.8%
Male householder, no wife present	1,775	4.6%	2,556	6.6%	44.0%
With own children under 18 years	910	2.4%	1,845	4.8%	102.8%
Female householder, no husband present	7,209	18.9%	7,214	18.7%	0.1%
With own children under 18 years	4,701	12.3%	5,580	14.5%	18.7%
Nonfamily households	14,095	36.9%	16,185	42.0%	14.8%
Householder living alone	12,057	31.6%	13,071	33.9%	8.4%
65 years & over	5,195	13.6%	5,249	13.6%	1.0%
Households with individuals under 18 years	13,036	34.1%	13,782	35.8%	5.7%
Households with individuals 65 years & over	11,060	29.0%	9,137	23.7%	-17.4%

Source: US Census; American Community Survey; Demographics NOW & RKG Associates, Inc.

The ratio of family households in New Bedford to all households declined from 63 percent in 2000 to 58 percent in 2009, which was much less than indicated statewide (64 percent). As mentioned previously, the average household size fell from 2.40 persons per household in 2000 to 2.32 in 2009.

[3] RKG used the 2009 population; household and housing counts obtained from Demographics NOW for the City of New Bedford and the percentage allocation from American Community Survey in 2008 for this analysis.

This drop occurred despite an influx of Hispanic and Latino families with relatively large households. The trend reflects an aging population coupled with an increase in nontraditional families. As shown in Table 2, the number of non-family households increased by 15 percent since 2000, including an 8 percent increase in householders living alone. Households with individuals 65 years and older declined by 17 percent since 2000, and accounted for 24 percent of total households in 2009 as compared to 29 percent in 2000. A reverse trend was indicated for households with individuals under age 18 as this group represented 36 percent of total households in 2009 (an increase of about 2 percentage points since 2000).

Households by Income The median household income in New Bedford was $34,632 in 2009, reflecting a 24 percent increase since 2000, as shown in Table 3. For comparison purposes, the average wage in New Bedford was $37,024 in 2009, or 7 percent higher than the median income level. This ratio was somewhat lower than in 2000, since the increase in average wages (20 percent) was lower. In both cases, however, the percentage change was less than the 27 percent increase in the Consumer Price Index (CPI). In addition, the area median family income (AMI) for New Bedford increased by nearly 40 percent between 2000 and 2009, indicating that the income gap between New Bedford and its region had worsened during this period. As shown in Table 3, the poverty level in 2009 was $18,310 for a 3-person household, and was 47 percent lower than the median household income in New Bedford.

Table 3 – Household Income and Average Wage Trends

Income/Wage Criteria	2000	2009	% CHG
Median H'Hold Income	$27,913	$34,632	24.1%
Average Wage [1]	$30,793	$37,024	20.2%
Area Median Family Income [2]	$43,600	$60,900	39.7%
Poverty Level [3]	$13,738	$18,310	33.3%
Consumer Price Index [4]	182.8	232.2	27.0%

[1] Average annual wage in New Bedford at end of 1999 & in 1st quarter, 2009
[2] For Bristol Co (2000) and New Bedford HUD Metro FMR (2009)
[3] Three-person household
[4] Boston MA-NH for March, 2000 and 2009
Source: US Census; Demographics NOW: MA EOLWD; HUD, HHS, BLS; & RKG Associates, Inc.

Despite the relatively low change in median household income, a shift of households from the lower income groups to higher groups occurred in New Bedford since 2000. As shown in Figure 3, households in the four income groups with less than $50,000 declined between 2000 and 2009, while households in the three income cohorts with more than $50,000 increased by 39 percent.

In 2009, households with less than $50,000 accounted for 64 percent of total households in New Bedford, down from a 74 percent representation in 2000. Thirty-seven percent of this group, or 24 percent of total households in 2009 had incomes below $15,000, and nearly all would have incomes below the poverty level.

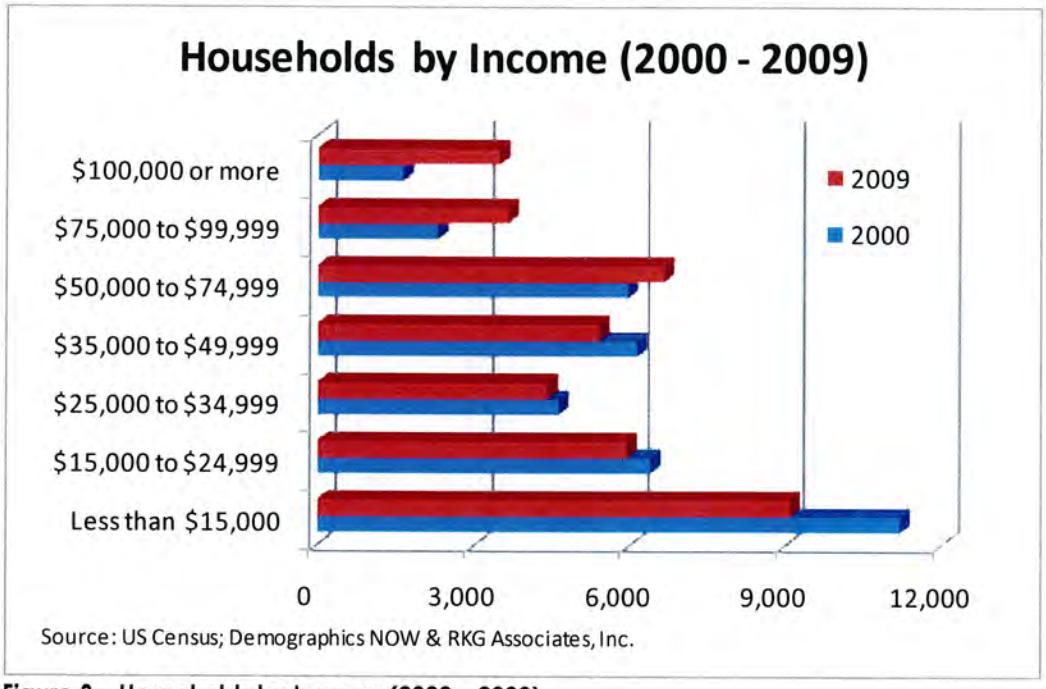


Figure 3 – Households by Income (2000 – 2009)

Five-Year Demographic Forecasts By 2014, the population in New Bedford is forecasted to decline by nearly 6 percent, according to Demographics Now, and all of this loss would be attributed to a 69 percent decline in the racial minority population, which would be offset by a 14 percent increase in the Hispanic population, as shown in Table 4. The median age would increase by nearly 4 percent, which would be mostly attributed to the aging in place of the baby-boom generation.

Despite the forecasted loss in population, the number of households in New Bedford would increase by almost 200 over the next five years (0.5 percent). In addition, a smaller average household size would result in 2014. Median household income is also forecasted to increase by 7 percent over the next five years.

Table 4 – New Bedford: Five-year Demographic Forecasts

	2009	2014	% Chg
Population	91,549	86,162	-5.9%
Racial Minority	10,996	3,395	-69.1%
Hispanic Ethnicity	13,573	15,482	14.1%
Median Age	38.7	40.2	3.9%
Households	38,515	38,701	0.5%
AVG H'hold Size	2.32	2.17	-6.5%
Median H'hold Income	$34,632	$37,160	7.3%

Source: Demographics NOW & RKG Associates, Inc.

Conclusion New Bedford's demographic base was relatively stable in size, as the number of households increased slightly, despite a small decline in population. The statistics indicate that New Bedford experienced a shift in its racial distribution since 2000, as well as an increase in Hispanic ethnicity. Households in New Bedford were more affluent in 2009 than in 2000; however, median income failed to keep pace with that in the region. Forecasted household growth is relatively negligible (0.5 percent) in light of the forecasted decline in population.

4.3 Economic Trends

This section reviews trends in the city's labor force and the unemployment rate. Trends in the economic base of New Bedford are also reviewed.

Labor Force Trends The City of New Bedford is one of the major economic centers of Southeastern Massachusetts and Bristol County. According to commuting patterns in 2000, approximately 50% of labor force in New Bedford worked in New Bedford, while the remainder worked outside the city. Nearly 92 percent of the jobs in New Bedford were held by a resident of Bristol County, while 86 percent of the labor force in New Bedford worked at jobs in Bristol County.

Since 2000, the labor force in New Bedford increased by nearly 2 percent as shown in Table 5, but the number of employed persons in the labor force in New Bedford declined by 7 percent. On the other hand, the number of unemployed persons living in New Bedford increased by more than 3,800 persons (an increase of 165 percent).

Table 5 – Labor Force Trends (2000 to 2009)

Criteria	2000	2009	% CHG
Labor Force	41,927	42,802	2.1%
Employed	39,621	36,682	-7.4%
Unemployed	2,306	6,121	165%
Unemployment Rate	5.5%	14.3%	8.8%

Source: MA EOLWD & RKG Associates, Inc.

Most of the increase in unemployed persons in New Bedford occurred in the last two years coinciding with the national recession. The unemployment rate in New Bedford ranged between 6 and 8 percent between 2001 and 2007, and was generally about 2 percentage points higher than the statewide rate, as shown in Figure 4. However, in 2008 the unemployment rate in New Bedford increased to 10% and in 2009 it increased to more than 14 percent, while the statewide rate was more than 8 percent.

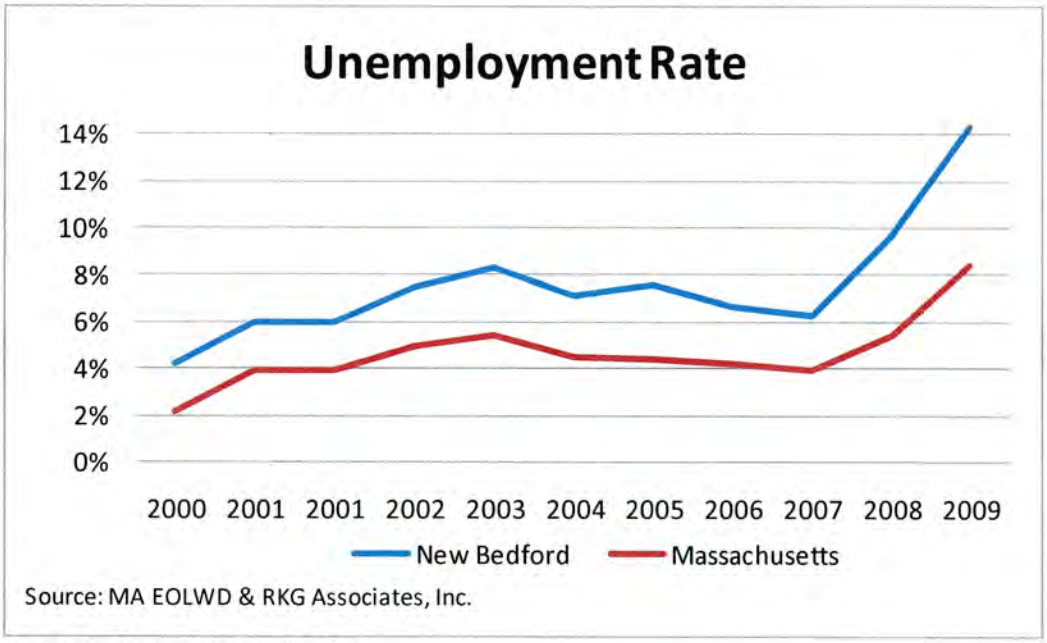


Figure 4 – Unemployment Rate

Job Trends New Bedford had an employment base of 35,850 jobs in 2009 which was approximately 3 percent lower than in 2001, as shown in Table 6. Jobs in the Manufacturing sector represented about 19 percent of the employment base in 2009, as compared to a 24 percent representation in 2001, attributed to a loss of over 1,860 jobs in this sector. On the other hand, employment in the Health Care and Social Assistance sector increased by 20 percent and in 2009 represented the major employment sector in New Bedford with 23 percent of total employment. Other sectors that experienced employment gains since 2001 include:

Arts, Entertainment, & Recreation; Administrative & Waste Services; Fishing & Agriculture; Professional & Technical Services; Finance and Insurance; and Accommodation & Food Services sectors

Unfortunately, other sectors besides Manufacturing experienced employment declines include:

Educational Services; Public Administration; Information; Retail Trade; Transportation & Warehousing, Construction; Wholesale Trade and Management of Companies sectors

Table 6 – Employment by Industry Sector (2001 – 2009)

	AVG Employment			Percent of Total		AVG Weekly Wage		
Industry Sector	2001	2009	% CHG	2001	2009	2001	2009	% CHG
Total	36,874	35,847	-2.8%	100%	100%	$619	$712	15.0%
Fishing, Agri. et al	685	895	30.7%	2%	2%	$1,133	$1,265	11.7%
Construction	1,164	889	-23.6%	3%	2%	$633	$818	29.2%
Manufacturing	8,760	6,898	-21.3%	24%	19%	$752	$785	4.4%
Utilities	294	320	8.8%	1%	1%	$954	$1,330	39.4%
Wholesale Trade	2,132	1,516	-28.9%	6%	4%	$649	$822	26.7%
Retail Trade	2,959	2,608	-11.9%	8%	7%	$376	$451	19.9%
Transportation & Warehousing	984	800	-18.7%	3%	2%	$632	$686	8.5%
Information	676	619	-8.4%	2%	2%	$717	$978	36.4%
Finance and Insurance	770	906	17.7%	2%	3%	$894	$910	1.8%
Real Estate et al	324	364	12.3%	1%	1%	$605	$626	3.5%
Professional & Technical Services	701	883	26.0%	2%	2%	$694	$821	18.3%
Management of Companies et al	671	402	-40.1%	2%	1%	$480	$465	-3.2%
Administrative & Waste Services	884	1,207	36.5%	2%	3%	$407	$347	-14.7%
Educational Services	3,006	2,952	-1.8%	8%	8%	$709	$848	19.7%
Health Care & Social Assistance	6,816	8,185	20.1%	18%	23%	$596	$724	21.5%
Arts, Entertainment, & Recreation	239	370	54.8%	1%	1%	$397	$405	2.0%
Accommodation & Food Services	2,101	2,155	2.6%	6%	6%	$199	$232	16.6%
Other Services, Ex. Public Admin	1,755	1,969	12.2%	5%	5%	$355	$396	11.5%
Public Administration	1,953	1,909	-2.3%	5%	5%	$744	$1,052	41.4%

Source: MA EOLWD & RKG Associates, Inc.

The average weekly wage in 2009 for jobs in New Bedford was $712 which equates to an annual amount of $37,000. Eleven industry sectors had an average wage higher than this figure and included:

Utilities; Fishing, Agriculture; Public Administration; Information; Finance and Insurance; Educational Services; Wholesale Trade; Professional & Technical Services; Construction; Manufacturing and Health Care & Social Assistance sectors

Eight other industry sectors had an average wage below the citywide average in 2009 and many were in the tourist-related sectors. They include:

Transportation & Warehousing; Real Estate; Retail Trade; Arts, Entertainment, & Recreation; Other Services; Administrative & Waste Services; Accommodation & Food Services sectors

Conclusion New Bedford's economic base is relatively stable although changes have occurred, as total employment in 2009 was approximately 3 percent (1,000 jobs) lower than in 2001 and most of this loss occurred in the Manufacturing sector. Unfortunately the increase in unemployed persons in New Bedford between 2000 and 2009 was nearly 4 times this amount (3,800 persons) and most of this happened in the last two to three years due primarily to the "Great Recession" occurring nationwide.

4.4 Housing Supply Characteristics and Trends

This section reviews different housing characteristics such as the type of housing and its age; trends in occupancy and tenure, as well as housing production. The supply of affordable housing in New Bedford as categorized under the Chapter 40 B legislation is also identified.

Housing Units in Structure New Bedford had an estimated 42,110 housing units in 2009, which represented a net change of 600 units (1.5 percent) since 2000. Single-family homes accounted for 34 percent of the City's housing stock, as shown in Table 7 and Figure 5, and another 47 percent were in 2-to-4 unit structures. The remaining 19 percent were in structures with 5-units-or-more.

Table 7 – Housing Units in Structure

	2000	Percent	2009	Percent	% Chg
Total Housing Units in Structures	41,511	100%	42,113	100%	1.5%
1-unit detached	12,519	30.2%	12,640	30.0%	1.0%
1-unit attached	1,213	2.9%	1,696	4.0%	39.8%
2 units	7,924	19.1%	7,956	18.9%	0.4%
3 or 4 units	11,820	28.5%	11,830	28.1%	0.1%
5 to 9 units	4,053	9.8%	3,962	9.4%	-2.2%
10 to 19 units	1,205	2.9%	1,358	3.2%	12.7%
20 units or more	2,655	6.4%	2,600	6.2%	-2.1%
Mobile homes	114	0.3%	71	0.2%	-37.7%
Boat, RV, van, etc.	8	0.0%	0	0.0%	-100.0%

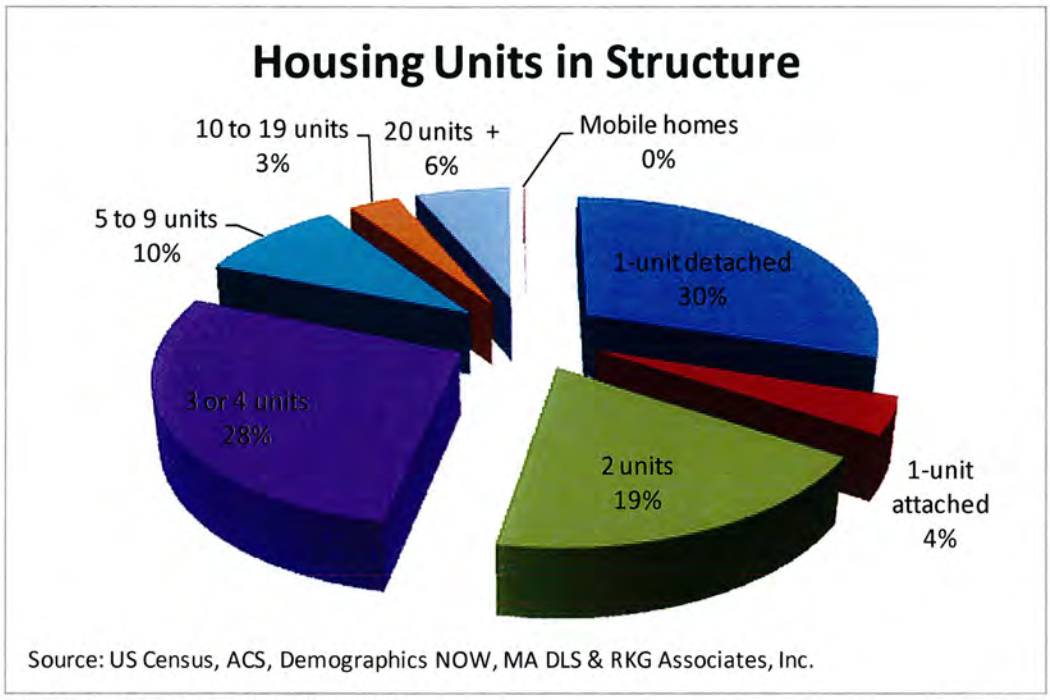


Figure 5 – Housing units in Structure

Bedrooms per Unit. The following (Table 8) is a breakdown of unit by bedrooms, occupancy, tenure extrapolated from US Census and American Community Survey.

Table 8 – Bedrooms per Unit

Bedrooms	Total Units	Occupied Units		Vacant Units
		Owner	Renter	
none	1,811	91	1,539	181
1	4,801	480	3,841	480
2	13,055	3,394	8,486	1,175
3	17,940	11,023	5,382	1,535
4	3,116	2,306	654	156
5 or more	1,390	1,123	197	69
	42,113	18,417	20,100	3,597

Source: US Census, ACS; Demographics NOW & RKG Associates, Inc.

Age of Housing As shown in Figure 6, approximately 80% of New Bedford's housing supply was built before 1970, or more than 49 years old. As an older city with a diverse housing stock, 48% of the New Bedford's units were constructed before 1940, with many of the area's homes dating back to 1850 and some even earlier. Approximately 10% were

developed during the 1960's or the age of urban renewal, and another 9% was built during the 1970's.

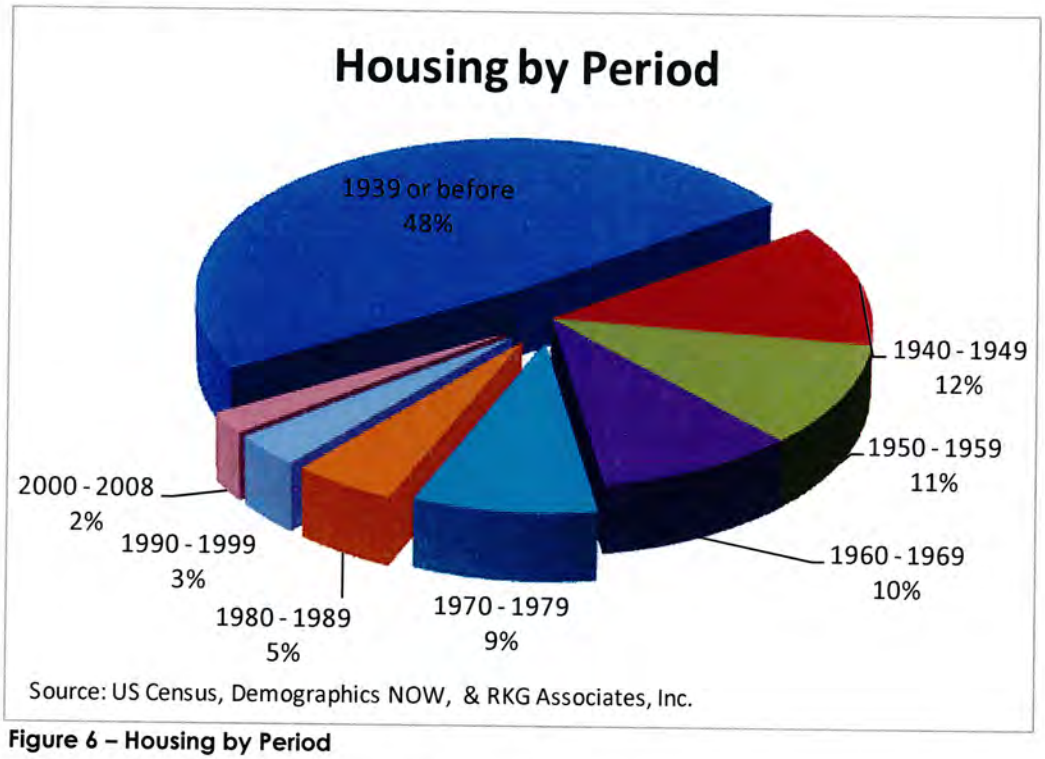


Figure 6 – Housing by Period

While the city retains many historical and architecturally unique structures and has a downtown historic district designated as a national park, the costs of maintaining, renovating and preserving the older housing stock often places a severe economic burden on those least able to afford these costs. The City also had a high number of multi-family buildings also referred to as "triple deckers" in many densely developed neighborhoods that lack many of the amenities such as off-street parking, parks and open space that are prerequisite with modern residential development.

Housing Production: New housing production in New Bedford averaged just over 100 units per year during the 2000 to 2004 and 2005 to 2009 periods. However, the average annual number of new units developed was 26 percent below the average annual figure in the 1990's (140 units/year) and 73 percent below that in the 1980's (380 units/years), as shown in Figure 7. This slowdown in annual housing production is primarily due to the lack of developable land in the City, and some of the new housing units developed since 2000 were in conversions of older industrial mill properties.

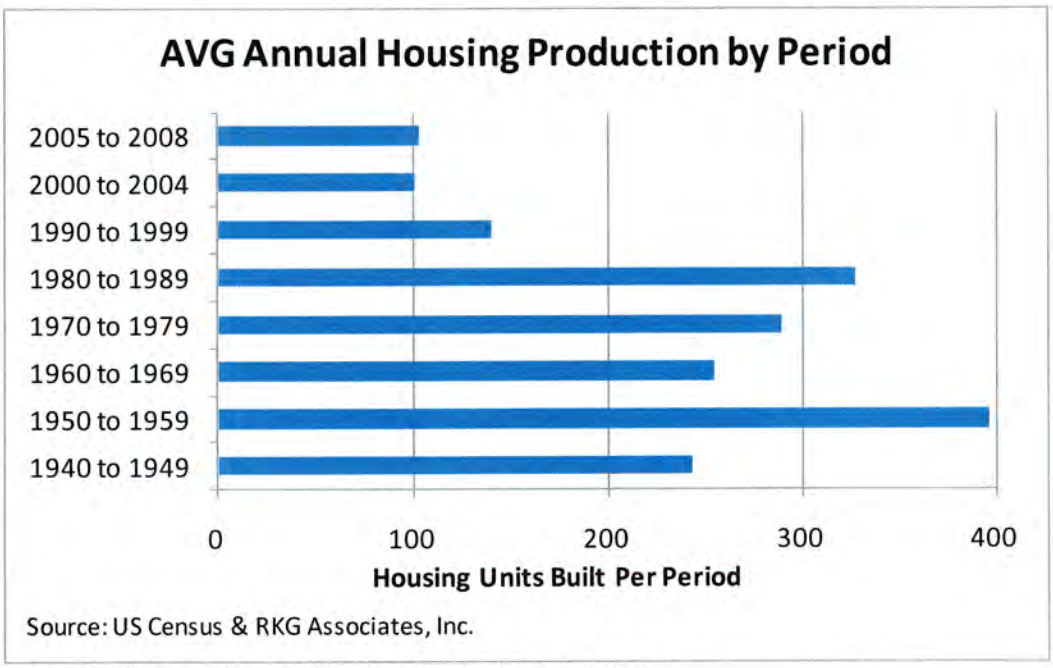


Figure 7 – Average Annual Housing Production by Period

Housing Occupancy and Tenure In 2009, New Bedford had 38,515 units occupied, reflecting a 0.9 percent increase since 2000, and was slightly less than the 1.5 percent increase in total housing units, as shown in Table 9.

New Bedford experienced a noticeable shift in its tenure characteristics since 2000, as the number of owner-occupied households increased by 9 percent, and the ownership rate was nearly 48 percent in 2009. This increase was due in large part by condominium conversions and flexible lending criteria coupled with low interest rates. In addition, the City, through the Office of Housing and Community Development, participates in several statewide loan programs which offer especially advantageous financing rates and mechanisms for low and moderate income first-time homebuyers. Coupled with City's own first-time homebuyer assistance, which offers zero percent deferred payment loans for downpayments, closing costs, rehabilitation, and gap financing, these programs allowed many more people to enter the market, despite the high housing prices that persisted throughout the middle of the decade.

On the other hand, the renter occupancy rate declined to 52 percent. In other words, owners in New Bedford increased by 1,700 households, while renters decreased by 1,350 households.[4] The average household size of both owner and renter households decreased since 2000, as shown below.

[4] These statistics are based on Demographic NOW's estimate in 2009

In 2009, New Bedford had an estimated 3,600 housing units vacant, which was 8 percent more than in 2000. The estimated homeowner vacancy rate was 2.5 percent in 2009, which was higher than in the past due in part by excess inventory of for-sale homes due to foreclosures. The renter vacancy rate was also higher than in the past due to the shift to homeownership since 2000.

Table 9 – Housing Occupancy & Tenure (2000 – 2009)

Occupancy/Tenure	2000	2009	% Chg
Total units	41,511	42,113	1.5%
Occupied units	**38,178**	**38,515**	**0.9%**
Owner-Occ. (percent)	43.8%	47.8%	9.2%
Renter-Occ. (percent)	56.2%	52.2%	-7.2%
Average H'hold Size	**2.40**	**2.32**	**-3.3%**
Owner-Occupied	2.63	2.55	-3.0%
Renters-Occupied	2.23	2.14	-4.0%
Vacant units	**3,333**	**3,597**	**7.9%**
Vacancy Rate (percent)	8.0%	8.5%	0.5%
Homeowner (percent)	1.9%	2.5%	0.6%
Rental (percent)	6.9%	8.0%	1.1%

Source: US Census, ACS; Demographics NOW & RKG Associates, Inc.

Chapter 40B Housing and Expiring Uses According to Massachusetts Department of Community and Housing Development (MA DHCD), New Bedford had 5,164 units classified as affordable under the Chapter 40B guidelines, which equates to 12.3 percent of the year-round housing in 2009. This means New Bedford had exceeded the statewide goal of 10 percent. As shown in Table 10, the amount of Chapter 40B supply in New Bedford had increased by 601 units since 2000, and effectively, 100 percent of the citywide increase in housing units since 2000.

Table 10 – Trends in Housing and Affordable Housing

	2000	2009	# CHG	% CHG
Total Housing	41,511	42,113	602	1.5%
Year-Round Housing	41,403	41,961	558	1.3%
Subsidized Housing Units	4,563	5,164	601	13.2%
% of Year-Round Housing	11.0%	12.3%	1.3%	--

Source: MA DHCD, US Census, ACS, Demographics NOW & RKG Associates, Inc.

According to MA DHCD data, the affordability status at six projects containing 708 units may expire by 2014, plus another 99 units as part of New Bedford Homeowner Occupied Rehabilitation (HOR) program. Affordability at 807 units would expire in the next five years, and assuming no additional replacement or renewal the affordable housing would be

reduced to 4,357 units or 10.4 percent of the year-round housing supply estimated in 2009. In the subsequent five years or by 2019, the status at 4 other projects with 478 units may also expire.

Conclusions: Housing production since 2000 was much slower than in all prior decades, and most of it was confined to major mill renovations due to a shortage of land in the densely developed city. The city is burdened by a relatively old and antiquated housing stock, and evidence of abandonment and blight are apparent throughout its many neighborhoods. In addition, an estimated 8.5 percent of the housing stock was vacant in 2009, which was more than in 2000 and suggests an imbalance in supply. Many of these vacant units were in the smaller multi-family properties (2 to 4 units), which accounts for 47 percent of the housing stock.

Since 2000, the city experienced a net gain of 600 housing units, which coincidently equaled the gain in "affordable" units as categorized by the Chapter 40 B legislation, and approximately 12 percent of the city's housing was set aside for low-income households. The city also experienced an increase in its owner-occupancy rate since 2000. Given the recent decline in the real estate market and the dramatic increase in foreclosures and unemployment, it is difficult to predict housing trends over the next five years. However, a full two years of these negative trends has not yet resulted in a decline in OHCD's first-time homebuyer activity. To the contrary, the City's program is as robust and active as ever.

4.5 Residential Market Characteristics

The follow section consists of three parts, the first describes conditions in the for-sale market, including an estimate of the distribution of owner-occupied housing by price range from 2008 statistics prepared by American Community Survey (ACS). Trends in median pricing for different residential property types are also reviewed, as well as properties presently available on the market. The second section indentifies rental market characteristics and trends, including a distribution of the rental stock by different price ranges. Trends in fair market rents are also evaluated, as well as current market rents in New Bedford. The final section evaluates the affects that foreclosures are having on the residential market in New Bedford.

4.51 For-Sale Market Indicators

Homeowner Value Trends Figure 8 exhibits the distribution by value range of owner-occupied housing in 2008, when the median value was estimated at $250,000, according to ACS.

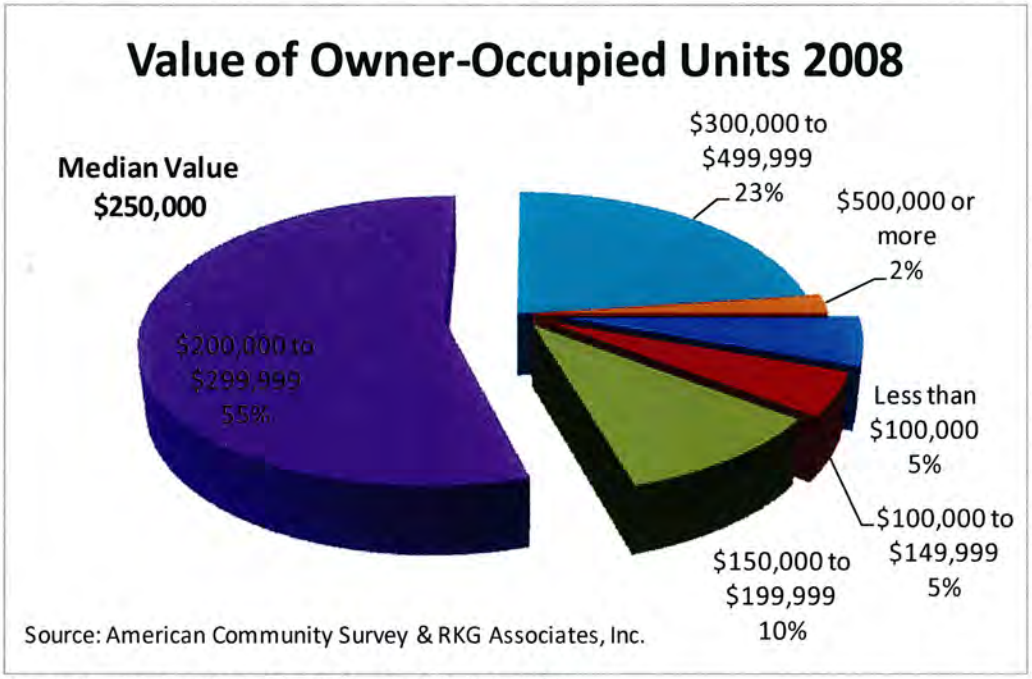


Figure 8 - Value of Owner-Occupied Units in 2008

The 2008 median value ($250,000) was 120 percent higher ($113,500) than reported in 2000 by US Census. In 2008, roughly 55% of owner-occupied units were valued between $200,000 and $299,999, and 25% were valued at $300,000 or more, while 20% had values of less than $200,000. Approximately 63 percent of homeowners in 2008 had mortgages, according to ACS data.

More recent data indicates a rapid decrease in median home values based on sales data obtained from Warren Information Services. The median value for single-family homes peaked at $240,000 in 2006 and for all sales at $255,000, as shown in Figure 9. The median value of condominiums reached its highpoint in 2007 at nearly $224,000, as the median values for single-family and all sales started to decline. In 2009 (October), the median value for single-family homes was $177,500 and $175,000 for condominiums. This represented a 26 percent and 22 percent decline in median value, respectively, since their peaks. Mean values for 2-and 3-family homes followed the same course as the others, generally peaking in 2005 at approximately $200,000 whereupon the values declined by 30 percent to 40 percent by 2009. Interestingly, the median value for single-family homes was similar to those indicated for 2 and 3-family properties at the early part of the decade; however, the value of single-family homes increased at a faster pace as the decade continued such that the difference widened. In the past three years though, the median value of condominiums was similar to that of single-family homes.

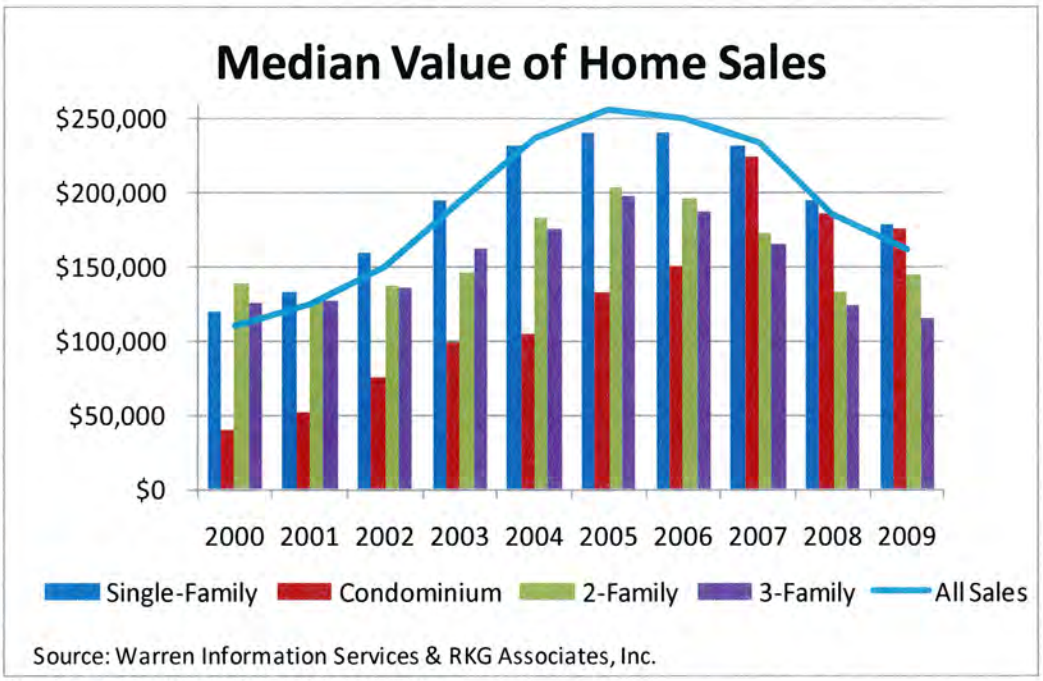


Figure 9 – Median Value of Home Sales

These trends in values indicate that the ACS' 2008 distribution as shown in Figure 8 may be overstated in 2009 in light of a declining market. In any event, New Bedford did experience a 132 percent increase in median value (all sales) between 2000 and 2005, but unfortunately New Bedford did not escape the problems experienced nationwide with the credit crisis and great recession.

Available Residential Properties For-Sale A review of available homes for sale in New Bedford on Realtor.com indicated a supply of 418 properties with a median asking price of $204,450, as shown in Table 11. Approximately 56 percent of the listings were for single-family homes with a median asking price of $215,000. A supply of 43 condominiums were available, and the median price for these units was $120,000, and included 17 units with asking price below $100,000, and another 13 units with pricing between $100,000 and $149,999.

Table 11 – Available Residential For-Sale Properties by Type and Price Range (Dec 2009)

Price Range	Single Family	Condominium	2-Family	3-Family	4 units	5 units or more	Total	%
Less than $100,000	14	17	5	6	3	1	46	11%
$100,000 to $149,999	25	13	7	3	3	0	51	12%
$150,000 to $199,999	68	4	19	17	3	4	115	28%
$200,000 to $249,999	55	3	10	10	1	4	83	20%
$250,000 to $299,999	40	3	12	16	1	7	79	19%
$300,000 or more	31	3	1	3	2	4	44	11%
Total	233	43	54	55	13	20	418	100%
Median Asking Price	$215,000	$120,000	$189,900	$219,000	$159,900	$256,950	$204,450	

Source: Realtor.com & RKG Associates, Inc.

Foreclosure Properties The New Bedford Community and Planning Department tracked foreclosure activity in the city for 2007 to 2009, which revealed that between 194 and 328 properties were foreclosed upon in the last three years. This amount of foreclosure activity represented between 25 and 37 percent of all residential sales activity in New Bedford, during this period.

As shown in Table 12, foreclosures of single-family homes ranged between 80 and 126 units per year between 2007 and 2009, and accounted for 38 to 42 percent of foreclosure activity. Another 24 to 28 percent of foreclosure activity was of 3-family homes, and another 19 to 22 percent was of 2-family homes. See 2007-2009 Foreclosure Maps for the generalized locations of the foreclosed upon properties.

Table 12 – Properties Foreclosed and Resale Activity by Year and Type

	Properties Foreclosed			Percent Resold			Difference In Price [1]		
Type	2007	2008	2009	2007	2008	2009	2007	2008	2009
Single-Family	90	126	80	76%	72%	49%	-20%	-25%	-34%
Condominiums	7	16	12	29%	75%	8%	-49%	-39%	-53%
2 - Family	46	63	38	80%	72%	45%	-41%	-41%	-18%
3 - Family	52	93	49	83%	75%	45%	-50%	-42%	-42%
4-8 Units	15	21	14	100%	76%	64%	-21%	-62%	5%
Mixed Use	2	8	1	50%	50%	100%	-79%	-48%	-34%
Commercial	2	1	0	0%	0%	0%			
Total	214	328	194	78%	73%	46%	-33%	-37%	-29%

[1] Between Average Foreclosed Value and Average Resale Value

Source: City of New Bedford & RKG Associates, Inc.

Foreclosure activity in 2009 was nearly 41 percent lower than in 2008, when activity was the highest (328 units). However, only 46 percent of the foreclosed properties resold in 2009, which was well below the pace in 2007 (78 percent) and 2008 (73 percent), indicating excess supply

available on the market. However, the 29 percent discount in price in 2009 was less than in the two previous years. This excess in available properties may present an opportunity for the City to selectively thin out (purchase and demolish) some problem and/or abandoned properties in order to increase neighborhood amenities (pocket parks, side yards, parking, etc.).

4.52 Rental Market Indicators

The rental market in New Bedford is diverse as the community had the largest rental supply in the region. ACS statistics for 2008 indicated that the median gross rent in New Bedford was $743 per month (excluding 2 percent of renter households that pay no rent). Approximately 62 percent of the rental units had gross rents in the $500 to $1,000 range, as shown in Figure 10, while 13 percent had rents of $1,000 or more.

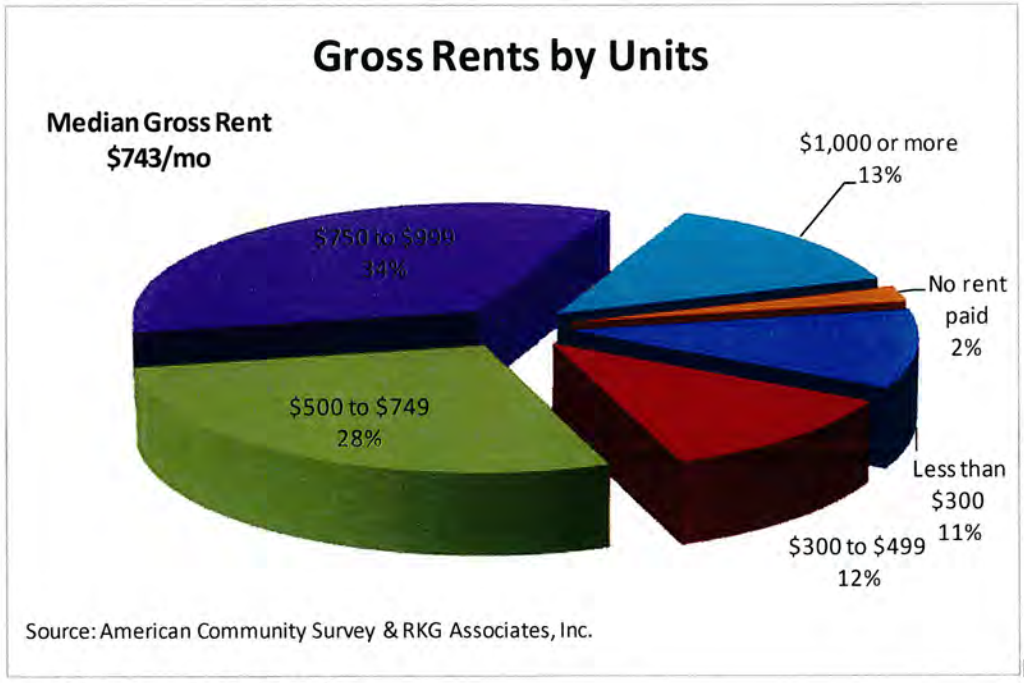


Figure 10 – Gross Rents by Units

New Bedford had 12 percent of its rental stock leased at $300 to $499 per month, and another 11 percent at less than $300 per month. Many, if not all, households in the latter two groups are tenants at affordable housing developments, and this group represented 23 percent of renter households or 12 percent of total households in the city, which was relatively similar to the Chapter 40B supply (12 percent).

Fair Market Rents For fiscal year (FY) 2010, the estimated fair market rent (FMR) in the New Bedford region ranged from $587 for a studio unit to $1,391 for a four-bedroom unit. Monthly FMR for a one-bedroom was $753 and $861 for a two-bedroom unit. The three-bedroom FMR was $1,031 per

month. Figure 11 exhibits FMRs in the New Bedford region between FY 2006 and FY 2010 by apartment types, and the rates increased on average by 14 percent during this five-year period. However, most of the increases occurred between FY 2006 and FY 2009, when annual increases ranged between 3.5 and 5 percent. The annual increase between FY 2009 and FY 2010 was less than 1 percent across all apartment types.

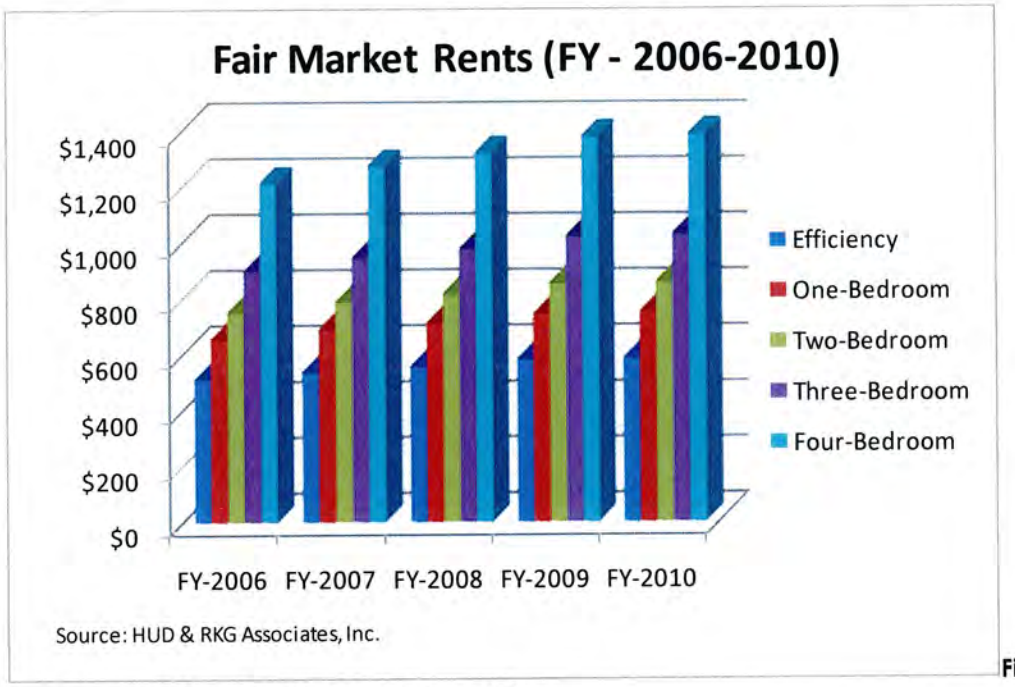


Figure 11 – Fair Market Rents (FY – 2006 – 2010)

Rental Rate Characteristics – A review of market rents at leased and available properties revealed a wide range in pricing depending on unit size, as well as type. A lower range in rents was charged at small multi-family properties as compared to larger apartment complexes. As shown in Table , rents at smaller multi-family properties ranged from $240 to $1,450 depending on the number of bedrooms and the overall median from the sample was $650. In comparison rents at apartment complexes including modern, recently built/renovated properties, ranged from $725 to $1,895, and the median was $1,045, which was nearly 61% higher than indicated at smaller multi-family properties.

Table 13 – Range in Rental Rates by Type and Bedroom

Small M/F	**1-Bdrm**	**2-Bdrm**	**3-Bdrm**	**4-Bdrm**	**Total**
Median Rent	$575	$650	$700	$900	$650
Low Rent	$250	$300	$240	$650	$240
High Rent	$900	$1,450	$1,200	$1,300	$1,450
Apartments	1-Bdrm	2-Bdrm	3-Bdrm	4-Bdrm	Total
Median Rent	$875	$945	$1,285	$1,745	$1,045
Low Rent	$725	$750	$950	$1,595	$725
High Rent	$1,300	$1,500	$1,695	$1,895	$1,895
Fair Market Rent	$753	$861	$1,031	$1,391	$946

Source: Realtor.com; South Coast; Rent.com; US HUD & RKG Associates, Inc.

In some cases, rents at smaller multi-family properties were lower because of the age and/or unit condition as well as lack of amenities that are more typically at apartment complexes. In other cases, owners of multi-family properties are not in tune with "market pricing" and/or have long-term relations with tenants, whereby keeping rents lower. Location is also another factor that influences rates, as well as the type of utilities, and its inclusion in the rent. As shown in Table 13, the fair market rent in most cases was between the low-end of the range indicated at apartment projects and the high-end of the range indicated at small multi-family properties. As discussed earlier, small multi-family properties(2-4 units) represented 47 percent of the housing stock in New Bedford and the lower rental characteristics at these units is representative of this oversupply.

Conclusions: New Bedford experienced a 1 percent increase in households since 2000 and a 1.5 percent net change in housing, and these trends reversed minor losses experienced during the 1990s. Between 2000 and 2006, home values increased annually and in some years by double digits, and rental rates also increased. New Bedford also benefitted from an increase in home ownership as interest rates were relatively low, and mortgage eligibility was flexible. New Bedford also experienced an increase in condominium development and/or conversion during this period.

Starting in 2007, the residential market in New Bedford started to show signs of weakness because of the national credit-crisis, and conditions further exacerbated in 2008 because of the continued fall-out in the financial industry and the Great Recession. Between 2007 and 2009, the number of foreclosures in New Bedford increased as sales of home declined.

New Bedford, due in part to its relatively affordable and diverse housing stock, benefitted from residential repositioning as 61 percent of the City's

households moved into their unit in 2000 or later, including 38 percent that moved into their unit in 2005 or later. New Bedford's capture of moving households since 2000 was higher than indicated in Bristol County (51 percent) or statewide (54 percent).

The composition of New Bedford's housing stock remains predominately multi-family (66 percent)[5], and poses challenges for the community as it seeks to attract new investment to help reposition its antiquated housing stock. The large number of multi-family units also limits significant increases in homeownership opportunities, and causes an imbalance not only in terms of pricing but feasibility for new development.

4.6 Affordability of Owning and Renting in New Bedford

Since 2000, homeownership became a reality for some New Bedford residents; however, this trend may have reversed due to higher unemployment rates, declining values and over-leveraged mortgages. Also, more opportunities exist in 2010 for new buyers that have sufficient financial resources because of declining values, especially for first time home buyers that can take advantage of federal tax credits currently available.

The cost of owning a home varies by household depending on the financial resources of the buyer, the amount of down-payment, interest rates and the term of the mortgage. For this analysis, a range in income was estimated to match different levels of value or monthly rental rates assuming that housing cost would equate to 30% of annual income. For home ownership, a range in down-payment criteria was from 5 percent (high income) to 20 percent (low income); and in interest rates from 5 percent (low) to 6.5 percent (high), since rates will likely increase in the future, and a higher rate also accounts for additional costs associated with private mortgage insurance (PMI).

As shown Table 14, a home or condominium unit at $75,000 would require income of between $17,000 and $22,100, while a home of $100,000 would require income of $22,700 to $29,500 depending on down payment and interest rate. A monthly rent of $500 to $650 would require income between $20,000 and $26,000 as shown below.

[5] 47 percent in 2 – 4 unit structures and 19 percent in structures with more than 5 units.

Table 14 – Owning and Renting Affordability in New Bedford (2009)

Ownership [1]			Rental [2]	
Unit Value	Low Income	High Income	Monthly Rent	Income
$75,000	$17,000	$22,100	$500	$20,000
$100,000	$22,700	$29,500	$650	$26,000
$150,000	$34,000	$44,200	$950	$38,000
$200,000	$45,300	$59,000	$1,250	$50,000
$250,000	$56,600	$73,700	$1,500	$60,000
$300,000	$68,000	$88,500	$1,750	$70,000

[1] Ownership Assumptions	Low	High
Interest Rate	5.0%	6.5%
Term	30	30
Downpayment	20%	5%
RE TAXES/1000	$11	$11
Insurance /1000	$5	$5
Cost as % of $	30%	30%

[2] Rental Cost factored at 30% of gross income

Source: RKG Associates, Inc.

A home costing $150,000 would require annual income of between $34,000 and $44,200 and a home valued at $200,000 would require income within a range of $45,300 and $59,000 based on these financial assumptions. Monthly rent between $950 and $1,250 would require income between $38,000 and $50,000 as shown above. A household at the 2009 median income level ($34,600) could afford a home priced at $150,000, based on the low income assumptions, or monthly rent of approximately $850. A household earning the average wage in New Bedford ($37,000) could afford a slightly higher valued home or apartment.

A small multi-family property would provide additional income of approximately $700 in monthly rent, which would equate to $6,300 per year assuming 25 percent is set aside for expenses and vacancy. A potential buyer could leverage this income (up to 30 percent) and qualify for another $20,000 to $30,000. Assuming a buyer with $40,000 in income and sufficient down-payment, they could qualify for a mortgage of $150,000, the additional rental income would allow that buyer to purchase a duplex for $175,000 or a three family for $200,000, assuming the buyer has the entrepreneurial wherewithal to rent out the apartment(s).

As shown in Table 14, a monthly rent of $1,250 would require an annual income of $50,000 to remain within the 30 percent guideline. An apartment with a monthly rent of $1,500 would require annual income of $60,000, and a monthly rent of $1,750 would require income of $70,000. Statistically, these monthly rents would equate to home values of

$200,000 to $300,000 based on the low income assumptions identified above, or approximately $150,000 to $250,000 based on the high income assumptions.

Since New Bedford experienced a 15% to 20% decline in median home value since the peak in 2005, ownership is more affordable in 2009 provided buyers have adequate financial resources. Consequently, owners that purchased at the peak of the market experienced a loss in value and in most cases do not have sufficient resources to offset the shortfall, which in turn may cause additional foreclosures in the future.

The rental market in New Bedford is generally more affordable than home ownership, given the lower rents charged at the smaller multi-family properties. Most of the rental vacancy in the City is contained in these smaller properties, and the overall condition of some of these units is questionable given their age and lower values associated with their resale from foreclosure.

5.0 Housing and Homeless Needs Assessment

5.1 Key Findings and Conclusions

Since 2000, median household income in New Bedford increased at a much slower pace than in the region, and as a result New Bedford had a larger amount of households in poverty in 2008 (24 percent) than in 2000 (21 percent). As a result of increases in home values and rental rates since 2000, approximately 43 percent of New Bedford households in 2008 incurred housing costs of 30 percent or more of their income, including a higher amount of renters (24 percent) than owners (19 percent). In absolute numbers, over 16,500 households incurred housing costs of 30 percent or more of their income, which likely included the 9,240 households in poverty.

Based on the broad range of income limits in the New Bedford US Housing and Urban Development (HUD) Metro Fair Market Rent area (HMFA), an estimated 22,770 households would be eligible in New Bedford for affordable housing, and this represents 59 percent of all New Bedford's households. Nearly 54 percent would qualify for family housing (less than age 55), and another 15 percent would be qualify for family or age-restricted (age 55 to 64) housing, and the remaining 31 percent would be elderly (age 65 and older).

Approximately 76 percent of the eligible households (17,300 households) would have incomes at less than $30,000 and would be considered extremely low or very low-income, and the remaining 24 percent would be very low and low income households. Many of these households would be incurring housing costs in excess of 30 percent of their income, and approximately 36 percent of the extremely low income households are elderly (6,220 households).

New Bedford had 5,164 affordable housing units in 2009, as defined by M. G. L. c. 40B, which represented about 23 percent of the eligible low-income households (22,770) suggesting a significant imbalance. Section 8 vouchers and state MRVP vouchers provided rental assistance for another 1,739 households, which would reduce the imbalance by 10 percent. Compounding this potential shortage would be the expiration of use restrictions at over 800 units of privately owned, rental assisted developments (Chapter 40 B) that may expire within the next five years, putting additional strains on the affordable housing market in New Bedford.

The most immediate need for additional rental assisted housing would be indicated by the waiting lists[1] maintained by the New Bedford Housing Authority (NBHA), on which, 700 and 1,000 applicants (households) are reported in need of housing, including 600 to 800 households categorized as extremely-low-income and more than likely in poverty. Approximately 10 percent of the applicants on the waiting list were elderly persons, and the remainder family. These households

[1] One list for public housing units and one for Section 8 vouchers.

would represent the most at risk or in immediate need of additional affordable housing, accepting any vacancies.

5.2 Indicators of Households in Need

Selected indicators from the 2000 Census and 2008 data from American Community Survey (ACS) were reviewed in order to quantify the most-needy population/households in New Bedford. Sources of income and disability statistics were reviewed and the types of households and persons in poverty were identified. Households that incurred housing costs in excess of 30 percent of their income were also quantified. A review of waiting list information maintained by the New Bedford Housing Authority is presented, which documents the most immediate need (demand) for rental assisted housing.

Selected Data from Census 2000 According to data from Census 2000, approximately 21 percent of households in New Bedford had incomes below the poverty level, as shown in Table 1, and 7 percent of all households were provided public assistance income in 2000, while nearly 32 percent received Social Security income. Of the households below the poverty level 85 percent were renters, and 15 percent were owners. Approximately 22 percent of the renters below the poverty level had public assistance income, while only 6 percent of the owners below the poverty level had public assistance.

Table 1 – Households by Tenure, Poverty, and Supportive Income (2000)

Income Criteria	Owners	Renters	Total	%
Below poverty level:	1,228	6,752	7,980	20.9%
With public assistance	68	1,507	1,575	4.1%
With Social Security	498	1,563	2,061	5.4%
At or above poverty level:	15,496	14,702	30,198	79.1%
With public assistance	333	794	1,127	3.0%
With Social Security	5,971	4,001	9,972	26.1%
All Households	16,724	21,454	38,178	100%
With public assistance	401	2,301	2,702	7.1%
With Social Security	6,469	5,564	12,033	31.5%

Source: US Census & RKG Associates, Inc.

Households and Families below Poverty Level in 2008 According to ACS statistics, New Bedford had a population poverty rate of 23 percent in 2008, which reflected an increase of three percentage points since 2000. The populations in poverty for all age groups also increased between 2000 and 2008, as shown in Table 2.

The poverty rate of households also increased three percentage points to 24 percent in 2008, and the percent of families in poverty also increased to 20 percent. More families headed by single females with children under 18 were in poverty in 2008 (53 percent) than in 2000, as shown in Table 2. The poverty rate of non-family households was also higher (31 percent) in 2008 than in 2000.

In absolute numbers, New Bedford had an estimated 9,220 households with incomes below the poverty level including 5,060 non-family households. These households would be in need of affordable housing and were at risk of incurring housing costs in excess of 30 percent of their income.

Table 2 – Percent of Population, Households and Families in Poverty (2000 – 2008)

	Percent in Poverty	
	2000	2008
Population	20.2%	23.0%
Under 18 years	29.4%	34.7%
18 to 64 years	17.5%	20.0%
65 years and over	15.7%	17.3%
Households	21.0%	24.0%
Families	17.3%	19.8%
Married-couple family	7.6%	8.4%
With related children under 18 years	8.0%	10.0%
Female householder, no husband present	38.9%	45.5%
With related children under 18 years	49.6%	53.1%
Nonfamily households	27.4%	31.3%

Source: US Census; ACS (2008) & RKG Associates, Inc.

Households Incurring Housing Costs in Excess of 30% of Income According to ACS statistics, 43 percent of households in New Bedford incurred housing costs of 30 percent or more of their income in 2008, including 35 percent of households that incurred costs of 35 percent or more of their income, as shown in Table 3.

Table 3 – Housing Cost as Percent of Income by Tenure (2008)

Housing Cost as Percent of Income	Owner	% of Total	Renters	% of Total	Total	% of Total
All Households	18,415	47.8%	20,100	52.2%	38,515	100%
less than 25 percent	9,010	23.4%	8,895	23.1%	17,905	46.5%
25.0 to 29.9 percent	2,061	5.4%	2,030	5.3%	4,091	10.6%
30.0 to 34.9 percent	960	2.5%	1,991	5.2%	2,952	7.7%
35.0 percent or more	6,383	16.6%	7,184	18.7%	13,567	35.2%

Source: ACS; Demographics NOW & RKG Associates, Inc.

As shown in Table 3, approximately 9,175 renter households incurred rental costs of 30 percent or more of their income, and this represented 46 percent of all renter households in the city. Another 7,340 owner households incurred housing cost of 30 percent or more of their income, which represented 40 percent of all owners in New Bedford, or 19 percent of all households in the city.

Disabled Status According to ACS data, New Bedford had 15,650 persons with a disability in 2008, and 32 percent were elderly (65-years-and-older), while 13 percent were under-18. The remaining 55 percent were in the 18-to-64-age group, as shown in Table 4. Approximately 45 percent of the elderly population had a disability, while only 10% of the population under 18 had a disability in 2008.

Table 4 – Disability Status in 2008

Disability Status in 2008	Under 18 years	18 to 64 years	65 years & older	Total
Persons with Disability	2,003	8,623	5,019	15,645
% of Persons with Disability	12.8%	55.1%	32.1%	100%
% of Age Group with Disability	9.9%	15.7%	45.0%	18.1%

Source: ACS & RKG Associates, Inc.

Waiting List Indicators According to waiting lists currently maintained by the NBHA approximately 1,700 applicants (households) are in need of units at either public housing projects or units with Section 8 vouchers, as shown in Table 5. These households would represent those with the most immediate need for rental assisted housing.

As shown in Table 5, approximately 77 percent of the applicants on both lists were categorized as having extremely low income (30 percent or less of area median income), and most if not all of these households would be in poverty. Another 18 to 22 percent of the applicants on the waiting lists have very low income, and the remaining applicants would qualify as low income families.

Approximately 52 percent of the applicants on each waiting list are households with children, and less than 10 percent of the applicants are elderly households. Nearly 42 percent of the applicants were seeking 1-bedroom units, and another 33 percent were seeking 2-bedrom units. The remaining 25 percent were seeking 3-bedroom units or larger.

As shown in Table 5, the racial minority families on the waiting lists accounted for 19 to 20 percent of the applicants. Hispanic families represented between 33 and 42 percent of the applicants, depending on the waiting list (public housing units or Section 8 voucher). Approximately one-third of the applicants on each waiting list were classified as families with disabilities.

Table 5 – New Bedford Housing Authority: Waiting Lists (2009)

	Public Housing		Section 8 Vouchers	
	Applicants	% of Total	Applicants	% of Total
Waiting List Total	703	100%	1,012	100%
Extremely Low Income (30% or less)	541	77%	777	77%
Very Low Income (31% - 50%)	129	18%	225	22%
Low Income (51% - 80%)	33	5%	10	1%
Families with Children	363	52%	528	52%
Elderly Families	56	8%	98	10%
Families with Disabilities	232	33%	331	33%
Race - White	564	80%	816	81%
Race - Black	138	20%	192	19%
Race - Asian	1	0%	4	0%
Ethnicity - Hispanic	297	42%	339	33%
1-bedroom	293	42%	N/A	
2-bedroom	231	33%	N/A	
3-bedroom	149	21%	N/A	
4-bdrm or larger	30	4%	N/A	

Source: New Bedford Housing Authority & RKG Associates, Inc.

Conclusions As discussed in Chapter 4, median household income in New Bedford increased at a much slower pace since 2000 as compared to the region, and as a result New Bedford had a higher amount of households in

poverty in 2008 (24 percent) than in 2000 (21 percent). As a result of increases in home values and rental rates, approximately 43 percent of New Bedford households in 2008 incurred housing costs of 30 percent or more of their income, including a higher amount of renters (24 percent) than owners (19 percent). In absolute numbers, over 16,500 households incurred housing costs of 30 percent or more of their income, which likely included the 9,240 households in poverty. According to NBHA waiting lists between 700 and 1,000 applicants (households) are in need of units at either public housing projects or units with Section 8 vouchers, and these households would represent those with the most immediate need for rental assisted housing.

5.3 Estimated Number of Low-Income Households (2009)

This section quantifies the number of households in New Bedford that could potentially be eligible for rental assistance, or categorized as low income households.

Low Income Eligibility The US HUD classifies eligibility for low income housing based on household size and different percentages of income in relationship to the area median family income (AMI), or the New Bedford HUD HMFA. The AMI in 2009 was $60,900, and three classifications of low-income include (as shown in Table 6):

Low Income: Those households that earn between 51 percent and 80 percent of the AMI, and the upper limit ranged from $41,000 to $77,300 in 2009, depending on household size.

Very Low Income: Those households that earn between 31 percent and 50 percent of the AMI, which ranged from $25,600 to $48,300 in 2009, depending on household size.

Extremely Low Income: Those households that earn less than 30 percent of the AMI, with the upper limit ranging from $15,350 to $28,950 depending on household size.

Household Income <=30% MFI

Housing Needs Table

Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems				Current % of Households	Current Number of Households
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	2,389
			Any housing problems	63	1,505
			Cost Burden > 30%	62.4	1,491
			Cost Burden >50%	36.9	882
		Small Related	NUMBER OF HOUSEHOLDS	100%	2,614
			With Any Housing Problems	77.8	2,033
			Cost Burden > 30%	75	1,960
			Cost Burden >50%	55	1,437
		Large Related	NUMBER OF HOUSEHOLDS	100%	359
			With Any Housing Problems	80.5	289
			Cost Burden > 30%	72.7	261
			Cost Burden >50%	44.3	159
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	2,114
			With Any Housing Problems	72.3	1,529
			Cost Burden > 30%	71.4	1,509
			Cost Burden >50%	56.1	1,186
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	968
			With Any Housing Problems	77	745
			Cost Burden > 30%	76.5	741
			Cost Burden >50%	43.6	422
		Small Related	NUMBER OF HOUSEHOLDS	100%	267
			With Any Housing Problems	94	251
			Cost Burden > 30%	94	251
			Cost Burden >50%	85.8	229
		Large Related	NUMBER OF HOUSEHOLDS	100%	64
			With Any Housing Problems	53.1	34
			Cost Burden > 30%	46.9	30
			Cost Burden >50%	34.4	22
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	208
			With Any Housing Problems	87.5	182
			Cost Burden > 30%	87.5	182
			Cost Burden >50%	72.1	150

Household Income >30 to <=50% MFI

Household Income >30 to <=50% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	1,223
			With Any Housing Problems	44.4	543
			Cost Burden > 30%	44.4	543
			Cost Burden >50%	11	135
		Small Related	NUMBER OF HOUSEHOLDS	100%	1,661
			With Any Housing Problems	51.7	858
			Cost Burden > 30%	48.6	808
			Cost Burden >50%	4.5	74
		Large Related	NUMBER OF HOUSEHOLDS	100%	281
			With Any Housing Problems	59.4	167
			Cost Burden > 30%	37.4	105
			Cost Burden >50%	0	0
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	815
			With Any Housing Problems	56.6	461
			Cost Burden > 30%	56.6	461
			Cost Burden >50%	9.1	74
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	1,116
			With Any Housing Problems	30.2	337
			Cost Burden > 30%	30.2	337
			Cost Burden >50%	13.4	150
		Small Related	NUMBER OF HOUSEHOLDS	100%	455
			With Any Housing Problems	77.4	352
			Cost Burden > 30%	77.4	352
			Cost Burden >50%	51.4	234
		Large Related	NUMBER OF HOUSEHOLDS	100%	91
			With Any Housing Problems	95.6	87
			Cost Burden > 30%	91.2	83
			Cost Burden >50%	46.2	42
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	137
			With Any Housing Problems	65.7	90
			Cost Burden > 30%	65.7	90
			Cost Burden >50%	40.1	55

Household Income >50 to <=80% MFI

Household Income >50 to <=80% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	618
			With Any Housing Problems	17.2	106
			Cost Burden > 30%	14.9	92
			Cost Burden >50%	1.3	8
		Small Related	NUMBER OF HOUSEHOLDS	100%	1,634
			With Any Housing Problems	12.7	207
			Cost Burden > 30%	9.5	156
			Cost Burden >50%	0	0
		Large Related	NUMBER OF HOUSEHOLDS	100%	444
			With Any Housing Problems	24.3	108
			Cost Burden > 30%	3.4	15
			Cost Burden >50%	0	0
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	1,155
			With Any Housing Problems	23.4	270
			Cost Burden > 30%	18.4	213
			Cost Burden >50%	1.2	14
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	1,310
			With Any Housing Problems	12.3	161
			Cost Burden > 30%	12.3	161
			Cost Burden >50%	2.6	34
		Small Related	NUMBER OF HOUSEHOLDS	100%	1,094
			With Any Housing Problems	58.7	642
			Cost Burden > 30%	57.4	628
			Cost Burden >50%	16.5	180
		Large Related	NUMBER OF HOUSEHOLDS	100%	269
			With Any Housing Problems	63.2	170
			Cost Burden > 30%	60.2	162
			Cost Burden >50%	12.6	34
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	294
			With Any Housing Problems	42.9	126
			Cost Burden > 30%	42.9	126
			Cost Burden >50%	7.8	23

Table 6 - New Bedford: Household Income Limits by Size (FY-2009)

Household Size	Income Limits		
	Extremely Low (30%)	Very Low (50%)	Low (80%)
1 Person	$15,350	$25,600	$41,000
2 Person	$17,550	$29,250	$46,850
3 Person	$19,750	$32,900	$52,700
4 Person	$21,950	$36,600	$58,550
5 Person	$23,700	$39,500	$63,250
6 Person	$25,450	$42,450	$67,900
7 Person	$27,200	$45,350	$72,600
8 Person	$28,950	$48,300	$77,300
New Bedford HUD Metro FMR - Area Family Median Income (FY-2009) - $60,900			

Source: HUD

Households that Qualify for Housing Assistance Based on the household by age and income statistics obtained from Demographics NOW for 2009, an approximation of the number of households that could potentially qualify for housing assistance based on HUD's income limits can be estimated. Unfortunately, the income distributions are not strictly comparable, and the data is not allocated by household size, tenure, and/or minority/ethnic concentration such that exact figures for each category as represented in the previous study cannot be replicated.

Despite these limitations, the age distribution of households within the lower income brackets provides a basis for estimating the distribution of affordable housing needs. From the household age-by-income data, it is possible to further segment and estimate a range of the number of elderly (65 years or older), near-elderly (age 55 to 64) and family households (age 15 to 54) in New Bedford that might qualify. The process of conducting the analysis consisted of the following:

- Tabulating the estimated number of New Bedford's households with annual incomes below $75,000 by different income levels that closely correspond to those defined by HUD for income eligibility.
- Households were also distributed into three age groups, younger than age 55 (family), ages 55 to 64 (near-elderly), and age 65 and older (elderly).
- Allocate the percentage of households at each age and income level that would potentially qualify for affordable housing, by using the HUD income guidelines. It was estimated that 100 percent of

all households earning annual incomes below $40,000 would be income eligible.

- For those households in the higher income brackets, percentages of less than 100 percent were applied since not all one and two-person households would be income-eligible at each income level. These percentages also varied between the different age-cohorts.
- Allocate a percentage for each cohort to calculate tenure characteristics, extrapolated from the Comprehensive Housing Affordability Strategy (CHAS) table in the prior study. The results of these estimates are exhibited in Table 7.
- Approximately 22,770 households in 2009 would be income eligible for affordable housing in New Bedford based on the broad range of income criteria in the New Bedford HMFA. This figure represents roughly 59 percent of all households in New Bedford, or 72 percent of those with incomes of less than $75,000.
- An estimated 12,240 households would qualify for family (less than 55 years) housing, while another 3,410 households would also qualify for family or age-restricted housing (55 to 64 years). The remaining 7,120 households would be elderly (65 years or older). This amount of eligible elderly represents 75 percent of that cohort in New Bedford, whereas the eligible near-elderly represents 53 percent of that cohort, and the eligible households under age 55 represents 54 percent of that group.
- Approximately 17,340 households with incomes of less than $30,000 would qualify and most would be considered extremely-low-income. Approximately 49 percent were less than 55 years, and the remaining were either 55 to 64 years (15 percent) or elderly (36 percent). Combined, the households with less than $30,000 equated to 45 percent of all households in New Bedford, or 76 percent of the estimated number of low-income-eligible households, and would include all households in poverty. Included in this group would be those households incurring housing costs in excess of 30 percent of their annual income.

Table 7 – City of New Bedford: Low-Income Households by Income, Age & Tenure (2009)

Household Age Group & Income	Total H'holds	Est. H'hold Size/Income Eligiblity (%)	Estimated Low-Income H'holds	% of Total	Estimated Renters (%)	% Owners
Family (younger than age 55)						
less than $20,000 [1]	5,855	100%	5,855	26%	90%	10%
$20,000 to $29,999 [1,2]	2,652	100%	2,652	12%	80%	20%
$30,000 to $39,999 [2]	2,264	100%	2,264	10%	70%	30%
$40,000 to $49,999 [2,3]	2,520	40%	1,008	4%	60%	40%
$50,000 to $74,999 [3]	4,593	10%	459	2%	50%	50%
Subtotal	17,884	68%	12,238	54%	80%	20%
Near-Elderly (ages 55 to 64)						
less than $20,000 [1]	1,787	100%	1,787	8%	80%	20%
$20,000 to $29,999 [1,2]	821	100%	821	4%	70%	30%
$30,000 to $39,999 [2]	628	100%	628	3%	50%	50%
$40,000 to $49,999 [2,3]	589	20%	118	1%	40%	60%
$50,000 to $74,999 [3]	1,144	5%	57	0%	30%	70%
Subtotal	4,969	69%	3,411	15%	70%	30%
Elderly (ages 65 and older)						
less than $20,000 [1]	4,655	100%	4,655	20%	60%	40%
$20,000 to $29,999 [1,2]	1,566	100%	1,566	7%	50%	50%
$30,000 to $39,999 [2]	828	100%	828	4%	40%	60%
$40,000 to $49,999 [2,3]	616	10%	62	0%	20%	80%
$50,000 to $74,999 [3]	913	1%	9	0%	10%	90%
Subtotal	8,578	83%	7,120	31%	55%	45%
Households with < $75,000:						
Extremely Low Income (30%) [4]	17,336	100%	17,336	76%	75%	25%
Very Low Income (50%) [5]	5,583	77%	4,314	19%	59%	41%
Low Income (80%) [5]	8,513	13%	1,119	5%	52%	48%
Subtotal	31,431	72%	22,769	100%	71%	29%
All Ages & Income Groups:						
Family (younger than age 55)	22,668	54%	12,238	54%	80%	20%
Near-Elderly (ages 55 to 64)	6,397	53%	3,411	15%	70%	30%
Elderly (ages 65 and older)	9,449	75%	7,120	31%	55%	45%
Total	38,514	59%	22,769	100%	71%	29%

[1] Extremely Low Income (30%); [2] Very Low Income (50%); [3] Low Income (80%)

[4] Includes all households with less than $30,000; [5] Includes 50% of $40,000-$49,999 group

Source: US Census, HUD, Demographics NOW & RKG Associates, Inc.

Another 4,310 households would be classified as having very low income, depending on household size, and this group represented about 19 percent of the low-income households. A higher percentage of this group was family (64 percent) as compared to elderly (20 percent) or near-elderly (16 percent). A portion of this group would also be incurring housing costs in excess of 30 percent of their income.

Another 1,120 households would be classified as having low income and represented 5 percent of the eligible low income households. The eligible family portion equated to 82 percent of this low income cohort, while the near-elderly accounted for 10 percent of this group, and the elderly accounted for the remaining 8 percent.

An estimated 71 percent of the qualifying low-income households would be renter, and the remaining 29 percent would be owners. As shown in Table 7, renters categorized as low income would represent about 49 percent of that group, while 61 percent of the very low income group would be renters, and 80 percent of the extremely low income group would be renters. Approximately 55 percent of the qualifying elderly low-income households would be renters, and 72 percent of the near-elderly households, and 80 percent of the family households.

In summary, an estimated 22,770 households would be eligible in 2009 for affordable housing based on the broad range of income limits in the New Bedford HMFA. This equates to 59 percent of all New Bedford's households, and nearly 54 percent would qualify for family housing (less than age 55), and another 15 percent would be qualify for age-restricted (age 55 to 64) or family housing, and the remaining 31 percent would be elderly (age 65 and older). Approximately 76 percent of the eligible households would have incomes of less than $30,000 and would be considered extremely or very low-income, and the remaining 24 percent would be very low and low income household.

5.31 Disproportionate housing Needs

The tables below documents the proportions of all households in New Bedford with housing needs identified by HUD's Comprehensive Housing Affordability Strategy (CHAS). Data is presented for various household income levels relating to the area median household income. In addition, the per capita income of the city's two major groups; African Americans and Latinos still make up the largest number of residents living in poverty, statistics are showing that the two ethnicities are gaining ground in the struggle for economic equality, but still fall substantially below the white population in terms of income. In addition, the racial minority families on the waiting lists for Public Housing accounted for 19 to 20 percent of the applicants. Hispanic families represented between 33 and 42 percent of the applicants, depending on the waiting list (public housing units or Section 8 voucher). Black not Hispanic and Hispanic households continue to demonstrate a housing need for assistance.

Per Capita Income by Race/Ethnicity, 1999 - 2009			
Race/Ethnicity	1999	2009	% Change
White	$16,749	$21,216	27%
African-Amer	$11, 713	$14,951	28%
Hispanic/Latino	$7,610	$11,937	57%
Percent Below Poverty by Race/Ethnicity			
White	16%	21%	5%
African-Amer	34%	32%	(2%)
Hispanic/Latino	47%	44%	(3%)

Figure 3.5 Poverty Study
Source: US Census, American Community Survey

SOCDS CHAS Data: Housing Problems Output for Black Non-Hispanic Households

Name of Jurisdiction: New Bedford(CDBG), Massachusetts			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters				Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	93	352	96	541	14	36	4	54	595
2. Household Income <=30% MFI	65	262	78	405	10	8	4	22	427
% with any housing problems	87.7	70.6	66.7	72.6	100.0	50.0	100.0	81.8	73.1
3. Household Income >30 to <=50% MFI	28	90	18	136	4	28	0	32	168
% with any housing problems	14.3	68.9	44.4	54.4	0.0	35.7	N/A	31.3	50.0
4. Household Income >50 to <=80% MFI	10	88	35	133	8	43	8	59	192
% with any housing problems	0.0	9.1	54.3	20.3	50.0	18.6	0.0	20.3	20.3
5. Household Income >80% MFI	8	159	100	267	40	153	22	215	482
% with any housing problems	0.0	11.3	4.0	8.2	0.0	20.9	18.2	16.7	12.0
6. Total Households	111	599	231	941	62	232	34	328	1,269
% with any housing problems	55.0	45.6	35.9	44.3	22.6	23.3	23.5	23.2	38.8

SOCDS CHAS Data: Housing Problems Output for Hispanic Households

Name of Jurisdiction: New Bedford(CDBG), Massachusetts			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters				Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	199	1,158	337	1,694	12	78	4	94	1,788
2. Household Income <=30% MFI	161	819	296	1,276	0	34	0	34	1,310
% with any housing problems	60.2	73.5	65.2	69.9	N/A	70.6	N/A	70.6	69.9
3. Household Income >30 to <=50% MFI	38	339	41	418	12	44	4	60	478
% with any housing problems	21.1	37.8	46.3	37.1	66.7	81.8	100.0	80.0	42.5
4. Household Income >50 to <=80% MFI	4	290	56	350	0	57	4	61	411
% with any housing problems	0.0	26.9	50.0	30.3	N/A	86.0	0.0	80.3	37.7
5. Household Income >80% MFI	0	195	38	233	4	141	30	175	408
% with any housing problems	N/A	32.3	0.0	27.0	0.0	9.9	60.0	18.3	23.3
6. Total Households	203	1,643	431	2,277	16	276	38	330	2,607
% with any housing problems	51.7	53.0	55.7	53.4	50.0	44.6	57.9	46.4	52.5

SOCDS CHAS Data: Housing Problems Output for All Households

SOCDS CHAS Data: Affordability Mismatch Output for All Households

Name of Jurisdiction: New Bedford(CDBG), Massachusetts				Source of Data: CHAS Data Book
	Renters Units by # of bedrooms			
Housing Units by Affordability	0-1	2	3+	Total
	(A)	(B)	(C)	(D)
1. Rent <=30%				
# occupied units	2,070	2,198	2,634	6,902
% occupants <=30%	73.6	53.1	37.9	53.5
% built before 1970	57.0	77.4	87.8	75.3
% some problem	36.3	32.0	24.9	30.6
# vacant for rent	89	324	345	758
2. Rent >30% to <=50%				
# occupied units	2,136	4,241	4,243	10,620
% occupants <=50%	60.4	52.2	42.6	50.0
% built before 1970	85.7	87.1	90.8	88.3
% some problem	53.2	46.2	39.1	44.8
# vacant for rent	223	348	136	707
3. Rent >50% to <=80%				
# occupied units	883	1,506	959	3,348
% occupants <=80%	78.3	47.7	57.5	58.6
% built before 1970	81.1	60.5	84.2	72.7
% some problem	66.9	38.2	48.6	48.8
# vacant for rent	26	50	12	88
4. Rent >80%				
# occupied units	123	107	14	244
# vacant for rent	0	4	0	4

The CHAS data charts indicated that both Black Not Hispanic households and Hispanic households demonstrate a disproportionate housing need relative to the City's population as a whole with comparable household incomes. Over 69% of Hispanic households at the <30% income are experiencing problems, and over 72% of Black households at the 30% income level are experiencing housing problems. This is significantly higher than the 31% rate for all households in the City. The City of New Bedford works closely to involve the identified populations in first time homebuyer training and other housing assistance programs. The City also targets CDBG and HOME funding to sub recipients who serve these populations. The City and its sub recipients will continue to aggressively market these programs, along with fair housing education programs to this community with a goal of reducing these housing affordability disparities in future years.

5.4 Affordable Housing Conditions

5.41 Public and Assisted Housing [91.210(b)]

The City of New Bedford, through its Public Housing Authority, administers a total of 4,194 housing units to a wide range of family sizes (see Table 8). Of this total, 25.4% of the units are state subsidized, 39% are federally subsidized and 1,480 of these units are tenant-based, tenant assisted, federal–aided leased housing (Section 8). There are 12 SRO units (single room occupancy); 19 units with no bedrooms; 1,393 units with one bedroom; 1,594 units with two bedrooms; 868 units with three bedrooms; 180 units with four bedrooms; and 32 units with five bedrooms. The Housing Authority also has 1075 units of Section 8 leased, tenant-based assisted housing which consists of 452 one-bedroom units, 426 two bedroom units, 160 three-bedroom units, 36 four-bedroom units and one without a bedroom. All of these units exist in a variety of settings, whereas, the public housing runs the gamut from 1940's construction to scattered site newer construction.

Table 8 - New Bedford Housing Authority Subsidized Housing

SUMMARY OF DEVELOPMENTS IN PROGRAM UNDER MANAGEMENT

		Total	SRO	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	Occ Date
Federally Funded Programs										
Bay Village	MA 7- 1	200			46	114	36	4	0	11/41
Presidential Heights	MA 7- 2	200			46	84	54	14	2	11/41
Brickenwood	MA 7- 3	300			28	158	94	20	0	1/53
Westlawn	MA 7- 4	200			12	108	60	20	0	8/54
Boa Vista	MA 7- 6	100			96	4	0	0	0	8/71
Hillside Court	MA 7- 7	47			47	0	0	0	0	10/70
Mosher Street	MA 7- 8	4			0	0	4	0	0	9/70
Harwich Manor	MA 7- 8	30			0	30	0	0	0	9/70
Shawmut Village	MA 7-10	170			0	75	72	10	13	12/71
Satellite Village	MA 7-10	146			0	58	56	20	12	5/72
Caroline Street *	MA 7-10	58			58	2	0	0	0	12/72
Chaffee Street	MA 7-11	16			0	8	8	0	0	12/70
Adams Street	MA 7-11	24			0	24	0	0	0	8/72
Dottin Place	MA 7-12	93			0	23	46	19	5	11/92
Scattered Sites	MA 7-21	43			0	0	31	8	4	10/96
Dottin Place II	MA 7-22	10			0	0	10	0	0	1/94
		1641			**333**	**688**	**471**	**115**	**36**	

State-Aided Program for Veterans (Chapter 200)

Parkdale	NB 200-1	100	5	61	28	6	0	4/51
Blue Meadows	NB 200-2	150	5	78	61	6	0	1/51
Nashmont	NB 200-3	80	0	40	36	4	0	5/51
		330	**10**	**179**	**125**	**16**	**0**	
State-Aided Program for Families (Chapter 705)								
deMedeiros Apartments	NB 705-1	24	0	6	12	6	0	9/74
deMedeiros Apartments	NB 705-7	8	0	0	8	0	0	1/84
Sawyer Park	NB 705-2	18	6	12	0	0	0	5/72
Church Street	NB 705-2	8	0	4	4	0	0	5/72
Bourne Street	NB 705-2	12	1	11	0	0	0	4/72
Ben Rose Gardens	NB 705-3	58	0	14	30	14	0	12/74
Ben Rose Gardens	NB 705-7	2	0	0	2	0	0	1/84
Shawmut Avenue	NB 705-4	9	0	3	6	0	0	8/73
Alec Street	NB 705-6	12	0	12	0	0	0	10/75
Townsend Street	NB 705-6	4	1	3	0	0	0	2/76
Fillmore Street	NB 705-6	4	1	3	0	0	0	4/76
Church/Loftus/Richmond	NB 705-8	10	0	4	6	0	0	6/88
		169	**9**	**72**	**68**	**20**	**0**	

SUMMARY OF DEVELOPMENTS IN PROGRAM UNDER MANAGEMENT, Continued

		Total	SRO	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	Occ Date
State-Aided Program for Elderly (Chapter 667)										
Crestview	NB 667-1	45			45	0	0	0	0	6/56
Westwood	NB 667-1	30			30	0	0	0	0	6/56
Tripp Towers	NB 667-2	202			202	0	0	0	0	9/76
New Bedford Hotel Apts.	NB 667-3	112			104	8	0	0	0	4/74
		389			**381**	**8**	**0**	**0**	**0**	
State-Aided Program for Special Needs (Chapter 689)										
South Second Street	NB 689-1	8			8	0	0	0	0	12/89
Mount Pleasant Street	NB 689-2	8			8	0	0	0	0	8/90
		16			**16**	**0**	**0**	**0**	**0**	
Massachusetts Rental Voucher Program & Alternative Housing Voucher Program (State-Aided Leased Housing)										
Mobility		112								
Moderate Rehabilitation		8								
Department of Mental Health		17								
Sharp		20								
Alternative Housing Voucher Program		13								
		170								
Housing Choice Voucher Program (Federally Aided Leased Housing)										
Vouchers Allotted by HUD		1595								

Moderate Rehab	10							
	1605							
TOTAL NUMBER OF UNITS	**4320**	**0**	**0**	**749**	**947**	**664**	**151**	**36**

5.42 Public Elderly Housing

The New Bedford Housing Authority [NBHA] maintains a number of public housing developments set-aside exclusively for the elderly. The NBHA also has a Section 202 project under development with one of the City's CHDO's, Community Action for Better Housing (CABH). The Crestview project will provide 48 one-bedroom units. In addition to these developments (listed in Table 9) the NBHA additionally has elderly residing in family units.

Table 9 - Elderly Public Housing Units

Elderly Public Housing Development Name	Location	Number of Units
Boa Vista	South Second Street	100
Hillside Court	Coggeshall Street	50
Caroline Street	Caroline Street (Off Parker)	64
Westwood	Liberty Street	30
Tripp Towers	East Rodney French Boulevard	202
New Bedford Hotel Apartments	Purchase Street	112
Total Public Units Exclusively for Elderly		**558**

5.43 NBHA Performance Status

The agency maintains a "high performer" status under HUD's Public Housing Assessment System (PHAS). This is achieved through high management standards. The agency also maintains a "high performer" status under HUD's Section 8 Management Assessment Program (SEMAP), which is achieved via high voucher utilization, attracting new resources to fund Section 8 and effectively administering Section 8 Project- Based Assistance (PBA).

5.44 New Bedford Housing Authority Preference System

- Working Families and those unable to work because of age or disability
- Residents who live and work in the jurisdiction
- Those currently enrolled in educational, training, or upwardly mobility programs

- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)

5.45 Physical Condition of Public Housing

It is the policy of the NBHA to inspect each unit at least once per year. Emergency deficiencies found during the inspection are corrected within 24 hours; routine deficiencies are addressed within two weeks.

According to the 2010 NBHA Plan, more than $8 million is earmarked for public housing modernization over the next five years. The NBHA does not anticipate the loss of any public housing units from the inventory.

5.5 Affordable and Other Special Housing Needs

5.51 Relevant Federal Programs

In addition to the CDBG Program, a number of federal programs are utilized to help provide adequate housing for the City's low income and special needs residents. The primary programs are described as follows:

HOME Investment Partnerships Program (HOME). Over the last 18 years, this has been the primary federal program used by the City to address housing needs for low-income residents. Federal housing vouchers also are a significant source of money used to address these needs. The HOME program has received between $1.1 million and $1.3 million per year, with an allocation of $1,204,302 in 2009. Program funds have been used for special needs housing (e.g., transitional and permanent housing for the homeless, disabled, and elderly) as well as affordable housing for persons earning less than 80% MFI. HOME funds also have been used for homeownership programs administered by the City's Office of Housing and Community Development. In addition, the City offers HOME funding to non-profit and for-profit developers for rental housing initiatives.

- **Emergency Shelter Grant (ESG).** The City receives ESG funds each year, with an award total $131,648 in 2009. Funds typically are allocated to homeless providers throughout the City.
- **Housing Opportunities for People with AIDS (HOPWA).** The City does not directly receive HOPWA funding. The funding allocated to Bristol County is administered by the City of Providence. New Bedford is working cooperatively with the City of Providence to ensure that

residents receive HOPWA resources based on the demonstrated need in the City.

- **HUD Section 8 Vouchers.** The New Bedford Housing Authority administers this program, providing housing vouchers to very low and low-income households that qualify.
- **HUD Section 811 and 202 Funds**. HUD provides funding to nonprofit organizations to develop rental housing with the availability of supportive services for very low-income adults with disabilities, and provides rent subsidies for the projects to help make them affordable.
- **Continuum of Care**. The City of New Bedford receives just under $1.7 million annually in Supportive Housing Program funds (SHP) through HUD's McKinney-Vento Continuum of Care program for 8 permanent and transitional housing projects.

5.52 Special Needs of Persons with HIV/AIDS

The Housing Opportunities for Persons with AIDS (HOPWA) Program provides HUD funds to assist low-income persons living with HIV/AIDS and their families. More specifically, HOPWA helps persons with HIV by providing emergency housing assistance, rental assistance, and support services so that persons with HIV can live in safe and decent housing.

Currently, the City of Providence HOPWA provides assistance for the eligible Massachusetts Bristol County area. Consequently, City of New Bedford does not directly receive or administer HOPWA funds. Nonetheless, the HOPWA funds are insufficient to meet the housing needs of low-income residents living with HIV/AIDS.

Total Population. According to the State of Massachusetts Department of Public Health HIV/AIDS Surveillance Program, data as of January 2009, there are 494 residents living with HIV/AIDS in New Bedford. New Bedford has an HIV/AIDS prevalence rate of 526.8 cases per 100,000 thousand (based on rates identified on December 31, 2008). This is compared to a total Massachusetts rate of 276.9 cases per 100,000 thousand.

People diagnosed with HIV infection from 2005–2007 and people living with HIV/AIDS on December 31, 2008 had the following statistics:

- The primary means of transmission is predominately an injecting drug user, with over 47% of all HIV/AIDS cases in New Bedford.
- A total of 316 HIV/AIDS cases representing 57% of the total cases are males.

According to Seven Hills in New Bedford, a majority of the persons living with HIV/AIDS are precariously housed. Persons living with HIV/AIDS most often have lower incomes. For medical reasons, persons living with HIV may have difficulty maintaining long-term employment.

According to Seven Hills, the most important need for persons with HIV/AIDS is affordable housing. Persons living with HIV/AIDS have a strong need for affordable housing, rental housing, mortgage assistance, and supportive housing alternatives. Persons with HIV/AIDS have a strong need for stable housing in order to maintain their health and regulate their medications.

To begin to meet this need, two specialized affordable housing projects for person living with HIV/AIDS have been developed in the City of New Bedford. Seven Hills, Inc. operates House of Hope, a five-unit supportive housing project funded through the Commonwealth's Continuum of Care. And the Luis Martinez House, operated by Steppingstone, Inc., is funded by the Mass. Department of Public Health, and contains 10 units of supportive housing.

Lastly, the City of New Bedford, through the New Bedford Houisng Authority and Steppingstone, Inc., through HUD's Continuum of Care Permanet Housing Bonus allotment, has applied for approximately $630,000 over five years for Next Step Home New Bedford, a 14-unit scattered site Shelter + Care project for persons with HIV and AIDS.

Table 10 identifies the special needs populations and the level of priority assigned to meeting those needs.

Table 10 - Special Needs Subpopulations Chart [HUD Table 1B]

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need units	Dollars to Address Unmet Need	Multi-Year Goals	Annual Goals
Elderly	M	30	$2,000,000	20	4
Frail Elderly	M	75	$5,000,000	50	9
Severe Mental Illness	M	75	$5,500,000	50	9
Developmentally Disabled					
Physically Disabled					
Persons w/ Alcohol/Other Drug Addictions					

Persons w/HIV/AIDS	M	10	$1,800,000	20	4
Victims of Domestic Violence	H	15	$2,800,000	30	6
Other					
TOTAL			$17,100,000		32

5.53 Housing opportunities and housing support services for persons with physical disabilities

The Americans with Disabilities Act of 1990 (ADA) defines disability as a "physical or mental impairment that substantially limits one or more of the major life activities." The U.S. Census defines persons with a disability as persons who have difficulty performing one or more activities of daily living (seeing, hearing, speaking, lifting, carrying, using stairs, and walking). Persons with severe disabilities often are unable to perform one or more activities, use an assistive device to get around, or need assistance from another person to perform basic activities. As noted, the definitions of disabilities have changed over the last decade. In addition to the traditionally acknowledged disabilities, new definitions emphasize functional status, which includes many non-apparent disabilities caused by chronic health conditions, such as arthritis, heart disease, back problems.

Data from the 2008 ACS indicate that In New Bedford, among people at least five years old in 2008, 18 percent reported a disability. The likelihood of having a disability varied by age - from 10 percent of people 5 to 15 years old, to 16 percent of people 16 to 64 years old, and to 45 percent of those 65 and older.

Given the wide range of housing needs of individuals with disabilities, it is difficult to assess the total housing resources available to them. Many programs (including CDBG and HOME) are available to persons with physical disabilities. In the City of New Bedford, there are a wide variety of housing options for persons with physical disabilities - ranging from independent living and housing with support services.

5.54 Housing opportunities and housing support services for persons with chemical dependency

After receiving treatment, persons with chemical dependency often need affordable housing or supportive housing so that they can avoid

further relapses. In response, the City of New Bedford has housing that accommodates the needs of chemical dependent persons, such as:

Substance Abuse Treatment services are provided by AdCare Hospital, who provides inpatient detoxification and rehabilitation services and also provides outpatient services, i.e., individual, family, group and intervention services. Southeast Regional Network (SRN) also provides inpatient treatment services to homeless individuals and offers a outpatient treatment services to substance abusers and those who are dually diagnosed with both substance abuse and mental health disorders. SRN also operates a variety of permanent and transitional houisng programs for people dealing with active addiction or recovering from substance abuse. Steppingstone, Inc. provides residential and outpatient substance abuse services, as does Seven Hills, Inc. SRN and Seven Hills operate out-patient opiate addiction facilities in New Bedford, while Positive Action Against Chemical Addiction (PAACA) provides multiple support groups, along with outpatient substance abuse treatment, youth programming and transportation to detoxification services. Community Counseling of Bristol County (CCBC)—through the Massachusetts Behavioral Health Partnership's Community Support Program--offers case management services, and Eliot Community Human Services (ECHS)—through the Commonwealth's PATH program (Project for Assistance in Transition from Homelessness)--provides clinical treatment for addicts and dually diagnosed individuals residing in the Market Ministries shelter. Southeastern Massachusetts Veterans Housing, Inc. likewise offers temporary and permanent housing for both veterans and non-veterans recovering from substance addiction.

5.55 Housing opportunities and housing support services for persons with mental illness

The City of New Bedford through numerous agencies provides supportive services to individuals with mental illness. Many individuals can live in their own apartment when receiving support services. Additionally, the City of New Bedford has various housing opportunities for individuals with mental illness, such as May Behavioral Health, where individual, group and family therapy is provided to individuals who suffer from mental illness. The Massachusetts Department of Mental Health, through their contract with Fellowship Health Resources, Inc., operates a Community Based Flexible Supports (CBFS) program to people in their care residing in New Bedford. Some of these clients reside in specialized housing projects and some live in scattered subsidized apartments or SROs throughout the city. Community Counseling of Bristol County (CCBC) and Eliot Community Human Services (ECHS) provide case management and/or clinical treatment for mentally ill and dually diagnosed individuals residing in the Market Ministries shelter.

Comprehensive Mental Health Services provides residential services to those individuals who need on-going supervision due to extreme mental health disorders. Highpoint Treatment Center and Steppingstone, Inc. provides inpatient and outpatient treatment services to the dually diagnosed homeless patient. Catholic Social Services provides individual and family therapy primarily to the uninsured.

5.56 Housing opportunities and housing support services for persons with limited English speaking proficiency

For newly-arrived immigrants, stable affordable housing is a major concern. According to the 2008 ACS, Eighteen percent of the people living in New Bedford city in 2008 were foreign born. Eighty-two percent were native, including 69 percent who were born in Massachusetts. Among people at least five years old living in New Bedford city in 2008, 39 percent spoke a language other than English at home. Of those speaking a language other than English at home, 34 percent spoke Spanish and 66 percent spoke some other language; 44 percent reported that they did not speak English "very well."

While New Bedford has taken great strides to meet the medical, clothing, and educational needs, immigrants still must secure affordable housing that is adequate for their family size. Therefore, the City's multilingual staff provides information about the following programs:

Immigrants Assistance: Services are provided through the Immigrant's Assistance Center, where immigrants can access a host of services, including housing searches, vocational and educational assistance, as well as many other issues that face homeless individuals. The Department of Transitional Assistance offers food stamps to homeless immigrants in the New Bedford area. Catholic Social Services provides a variety of services, advocacy, housing search, financial assistance, and English as a Second Language (ESL) classes.

Home buying classes: The City financially supports the Homebuyer Counseling Program that provides multilingual home buying education classes in English, and Spanish.

The City of New Bedford maintains a list of multilingual employees who can respond to immediate requests for city-related services.

Community Neighborhood Outreach Project: CDBG funds are used to support two bilingual staff people (one Spanish, one Portuguese) who provide services and referrals to non and limited English speakers who come to City Hall seeking help and information.

5.6 Homeless Needs Assessment

5.61 Definition

A homeless person, as defined by HUD, is an individual who only resides in one of the following places listed below:

- In places not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings (on the street).
- In an emergency shelter.
- In transitional or supportive housing for homeless persons who originally came from the streets or emergency shelters.
- In any of the above places but is spending a short time (up to 30 consecutive days) in a hospital or other institution.
- Is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and lacks resources and support networks needed to obtain housing.
- Is being discharged within a week from an institution, such as a mental health or substance abuse treatment facility or a jail/prison, in which the person has been a resident for more than
- 30 consecutive days and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing. For example, a person being discharged from prison after more than 30 days is eligible ONLY IF no subsequent residence has been identified and the person does not have money, family or friends to provide housing.
- Is fleeing a domestic violence housing situation and no subsequent residence has been identified and lacks the resources and support networks needed to obtain housing.[2]

5.62 Nature, Extent and Causes of Homelessness

Since 1994, with City of New Bedford support, the New Bedford Homeless Service Provider Network (HSPN), a collection of numerous non-profit homeless service providers, has conducted surveys, research, and analysis of the homeless population in the City of New Bedford.

[2] The City of New Bedford Homeless Service Providers Network, City of New Bedford Homeless Count 2009

Among the service providers are shelters, food pantries, substance abuse counselors, health care centers, legal assistance, veteran's assistance, and other support services. Thus, much of the data herein reflects the information compiled in the Emergency Shelters, Transitional Housing and Battered Women's Shelter, and other residential facilities. Each year the HSPN completes a Summary Statistical Data Report.

The following is a summary of the most recent statistical analysis of the HSPN Providers reflecting data received from Calendar Year 2009.

- People are homeless primarily because of poverty. The leading causes of homelessness are inability to afford rent, unemployment, and associated problems such as evictions, inability to establish credit and poor rental history. Issues of violence, mental illness, drugs and alcohol also contribute to or exacerbate homelessness.
- Domestic violence and related problems within the home are a leading cause of homelessness.
- Mental illness and drugs and alcohol are major contributing factors to homelessness. According to the 2009 Point-in-Time homeless count, 65% of homeless people are identified as having a problem with subsance abuse, while 51% are reported as being severely mentally ill. Emotional disorders often are intertwined with drug and alcohol abuse among the homeless. Social service agencies have found that their work requires knowledge and skills to help homeless people with these issues in addition to providing a place of shelter.

5.63 Profile of the Homeless in New Bedford

A quarter of the homeless are children below the age of 18. 40 percent were women, and 35 percent were men. 47 percent of homeless women were in families, while that number is just 13 percent for men. Fully, 27% percent of the homeless in New Bedford were from a racial minority, while 8 percent were Latino. 60 percent of the homeless were between the ages of 18 and 50.

According to the 2009 Point-in-Time homeless count, family size among the homeless has decreased along with family size in the overall New Bedford population. The average homeless family has just 2.2 people. Most homeless families consist of a single mother and just one or two children. This reality will dictate the future development of permanent supportive housing units for families, as clearly the greatest need is for two-bedroom units.

Ethnicity of those Experiencing Homelessness

Race/Ethnicity	Number	**Percent**
White	753	63%
Latino	100	8%
Black, African American	161	14%
Other multiracial	150	13%
Other races/didn't answer	26	2%
Total	**1,190**	**100%**

Source: CoC HMIS reporting

Table 11 - Homeless Population and Subpopulations Chart (HUD Table 1A)

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
	Individuals			
Example	**Emergency Shelter**	**100**	**40**	**26**
Beds	Emergency Shelter	36	0	14
	Transitional Housing	251	0	10
	Permanent Supportive Housing	113	19	75
	Total	415	19	99
	Persons in Families With Children			
Beds	Emergency Shelter	113	8	30
	Transitional Housing	31	10	78
	Permanent Supportive Housing	260	15	120
	Total	404	10	70

Continuum of Care: Homeless Population and Subpopulations Chart (from 2009 PIT Count)

Part 1: Homeless Population	**Sheltered**		**Unsheltered**	**Total**
	Emergency	**Transitional**		
Example:	**75 (A)**	**125 (A)**	**105 (N)**	**305**
1. Homeless Individuals	63 (A)	248	98	409
2. Homeless Families with Children	33	11	1	45
2a. Persons in Homeless Families with Children	67	30	4	101
Total (lines 1 + 2a)	**130**	**278**	**102**	**510**

Part 2: Homeless Subpopulations	**Sheltered**	**Unsheltered**	**Total**
1. Chronically Homeless	43	0	43
2. Seriously Mentally Ill	233	28	261
3. Chronic Substance Abuse	303	30	333
4. Veterans	55	2	57
5. Persons with HIV/AIDS	2	0	2
6. Victims of Domestic Violence	87	11	98
7. Youth	0		

5.63 Needs of Sheltered and Unsheltered Homeless Adults and Families

Based upon its statistical analysis, the HSPN identified a wide variety of problems and needs. Simply, most adult users of emergency shelters and transitional housing cited the lack of affordable housing, lack of income, and lack of employment as major reasons for needing housing. In fact, 40 percent of adult HSPN clients who exited programs during 2009 reported having no income before programs of service. Moreover, most modest-priced apartments (the median gross rent in New Bedford is $743 according to the 2008 ACS) are too costly for individuals and families receiving public assistance. Consequently, the lack of affordable housing is the major concern for homeless individuals and families.

Most persons who are homeless need more than just housing. Experience shows that they require both housing and an array of supportive services to enable them to move to self sufficiency and permanent housing. Individuals and families need services to help deal with the many life issues they face: poverty, drug and alcohol abuse, mental illness. For some, these are long-term and chronic conditions. For others, temporary hardships such as losing a job, or having an accident or prolonged illness, can lead to homelessness.

Needs for Adults and Families for Emergency Shelters and Transitional Housing.

A majority of all adult emergency shelter residents reported the lack of affordable housing as the major reason for needing emergency shelters. Correspondingly, a large percentage of all the adult shelter residents cited employment and income problems as substantive reasons for needing emergency shelters. Statewide, the number of homeless families needing emergency shelter has grown substantially during this recent economic downturn. Despite aggressive efforts to use HPRP and other state resources to divert families from shelter or rapidly rehouse them out of shelter, the number of families in motels and hotels alone stands at over 1,000. And additional 1,800 or so more families are in shelters across the state. Fortunately, the City of New Bedford has not experienced the same type of growth in family homelessness. Due to aggressive prevention and diversion efforts, very few New Bedford families have entered the state's shelter system this fiscal year (since July 1, 2009). Existing shelter capacity is adequate to serve the needs of the city's homeless families. In fact, a significant number (as many as half at any given time) of New Bedford's shelter beds are being used by families from outside the region.

Nonetheless, there is still a substantial number of New Bedford families residing in shelter and transitional housing here and elsewhere in the state. The inability of low-income families to secure and maintain

affordable housing often has a severe impact on the children's development. In addition to the trauma of having no stable residence, homeless children often experience learning problems, and many homeless children go without basic necessities such as medical care, meals, and clothing. The focus at the local, state, and national level will be to find these families appropriate permanent housing close to any existing support networks they may have. Though homeless families in Massachusetts are still placed in shelters outside their regions of origin, the state recognizes the impact this dislocation has on children and on providers' ability to stabilize families in permanent housing. Thus efforts are being made to place families more locally. All across the state "Regional Networks" have formed to address the needs of homeless individuals and families in a more coordinated and systematic way. Homelessness Prevention and Rapid Re-houisng Program resources and other state resources attendant with the Commonwealth's Regional Network system will help in the short and long term to facilitate this rehousing across the state, including here in New Bedford.

5.64 Needs of Unsheltered Homeless.

It is difficult to determine the actual number of homeless people who are unsheltered on particular day. The most recent point-in-time count for which complete data has been complied and recorded was 2009, which found 102 unsheltered people. All but 4 of these were individuals. However, preliminary numbers from the 2010 Point-in-Time count indicate that the unsheltered population has decreased dramatically to 39, which is more in line with data from previous counts. It is difficult to determine what may have accounted for the 2009 spike in unsheltered persons, as economic conditions have not substantially changed from last year to this. And while the number of unsheltered persons would seem to indicate a need for additional emergency beds, we believe that the need can be met more effectively by moving people more rapidly through the continuum and into permanent housing, opening up availability in the existing emergency bed inventory. Therefore the City's focus in the proceeding five years will be to develop more permanent supportive housing, particularly low-barrier housing for the individual unsheltered and emergency shelter population, including the chronically homeless.

5.65 Needs of Homeless Youth.

In reviewing the New Bedford HSPN statistics, unaccompanied homeless youth and young homeless adults have two basic needs - safe and decent housing and a supportive environment in which to thrive. New Bedford School Department statistics indicate that 651

school children were enrolled in McKinney-Vento-funded programs during the 2008-2009 school year. However, the department's homeless liaison believes the actual number is much higher because of underreporting. In addition to these youth there are also young peope over 18 who have timed out of the foster care system with no permanent housing identified. We do not have precise statistics on this population, though we do know that 24 percent of the individual homeless population is between the ages of 18 and 30. The individuals at the younger end of this age range could benefit from specialized housing and services, such as shared living with supports and family reunification services. In the coming years, the Continuum of Care, through the HSPN, will target efforts toward better identifying and reaching this significant cohort of homeless young adults and unaccompanied minors. This will be accomplished through better integration and communication with the New Bedford public schools and with the state's Department of Children and Families.

The City's HSPN recognizes that public assistance incomes frequently are insufficient to pay monthly housing costs and other living necessities. Furthermore, this shortage of funds may contribute to eventual evictions and increased emergency shelter usage, especially devastating for families with children. More specifically, ACS statistics for 2008 indicated that the median gross rent in New Bedford was $743 per month, which is too costly for individuals and families with incomes, such as, General Assistance (GA), Social Security disability, and Unemployment Benefits. Consequently, sheltered and unsheltered homeless individuals and families need more affordable housing and income-producing opportunities.

5.66 Supportive Housing

The City of New Bedford recognizes the need for supportive housing for its diverse citizenry, including those residents suffering from chemical dependency and mental illness. In addition to existing supportive housing in New Bedford the City's Office of Housing and Community Development provided CDBG and HOME funding to assist with the development and operation of 52 supportive housing units, such as CABH, Inc. - Ruth Street (acquisition and renovation of supportive housing for families), Talbot House (acquisition & renovation of SRO with support services), Donovan House (acquisition and renovation of transitional supportive housing for families), and Welcome Home Veterans (affordable housing with supports for returning veterans). The City, working with The New Bedford Houisng Authority and Steppingstone, Inc. has submitted an application for a Shelter + Care project consisting of 14 scattered site permanent supportive housing units for individuals living with HIV and AIDS. And

25% of its Neighborhood Stabilization Program grant ($250,000) to purchase and rehab a vacant foreclosed property for use as permanent supportive houisng for formerly homeless women in recovery.

5.67 Unmet Housing Needs for Homeless Individuals and Families.

Recently the City submitted an application to the U.S. Department of Housing and Urban Development for a "Continuum of Care" Grant for $2,318,952 dollars to increase the housing available for homeless individuals and families with children. Roughly $1.7 million of these funds have already been awarded for renewal projects. The remainder is for a five-year Shelter + Care project for formerly homeless individuals living with HIV/AIDS. The City based its estimates on HUD's Unmet Need Formula, but in analyzing the numbers since the submission of the application, has revised those estimates downward, particularly in the areas of emergency shelter and transitional housing. **Table 14** on page **5.22** above summarizes the unmet housing needs.

5.7 Homeless Facilities

5.71 Continuum of Care

While the development of a Continuum of Care Strategy rests with the entire Homeless Service Provider's Network (HSPN) membership, the City of New Bedford's Office of Housing and Community Development bears responsibility as the lead agency in coordination and administration of interdisciplinary activities for the HSPN.

This leadership was augmented in recent years in two ways: introduction of a chairperson and the formal election/establishment of a leadership team and subcommittee system. The Chair works closely with the support of the City's Office of Housing and Community Development in setting forth an agenda for each meeting and assumes leadership as the chair at each plenary meeting of the HSPN. Secondly, the HSPN formally nominated and voted in a leadership team, each of who now chair a Continuum Subcommittee focusing on a particular aspect of the Continuum's strategies and vision. That team immediately recruited membership and formed Subcommittees that have begun to reexamine and redefine how the City's Continuum must move forward in eradicating homelessness and serving those affected by the possibility or reality of any experience of homelessness. Executive leadership is elected but subcommittee leadership is appointed or the result of volunteering.

Today's HSPN is a collective of over 50 agencies, departments, individuals, business people, and organizations that represent the structural

component defining New Bedford's Continuum of Care officially formed in 1996 and the broader community. The mission and workings of the HSPN continues to reflect the needs and priorities of the homeless community and those who serve them. It has enjoyed critical success because of the willingness of its membership to recognize broad homelessness issues beyond their individual client basis. 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 for the homeless.

In support of the HSPN's role, the City of New Bedford, through its Office of Housing & Community Development, assumes the lead administrative role in this process in four specific areas. At the root of this effort is the City's coordination of communication through the production and distribution of a monthly agenda and meeting minutes. The New Bedford Office of Housing and Community Development already provides a great deal of administrative and technical support to the HSPN. As the agency responsible for the administration of CDBG, HOME, and ESG funding, OHCD has demonstrated great capacity to manage and monitor federally funded projects and programs. The additional administrative funds attached to the HEARTH Act legislation will allow OHCD to hire additional staff to manage HUD's homeless service money with the same efficiency and level of accomplishment. The present lack of administrative funds compromises the Continuum's ability to fully address issues of homelessness within the community.[3]

5.72 Homeless Facilities and Services

The following is an inventory of facilities and services that meet the emergency shelter, transitional housing, permanent supportive housing, and permanent housing needs of homeless persons within the City of New Bedford.

Table 15 shows the housing inventory all along the Continuum of Care. The inventory shows 149 year-round emergency shelter beds at six shelters; 277 year-round beds at 14 transitional housing facilities; and 299 year-round beds in 12 permanent supportive housing facilities.

[3] City of New Bedford 2009 Continuum of Care Identification, p. 3.

Table 13 – 2009 Housing Inventory Chart

EMERGENCY SHELTER

Organization Name	*Program Name*	*Target Population*		*2009 Year Round Units/Beds*		
		A	*B*	*Family Units*	*Family Beds*	*Individual Beds*
1. Diocese of Fall River	Missionary Sisters of Charity	SFHC		3	12	0
2. Greater New Bedford Women's Center	Domestic Violence Program	SFHC	DV	3	17	3
3. Southeast Regional Network	HarbOUR House	SMF+HC		17	58	0
4. Community Care Services	FOCUS on the Family	HC		6	26	0
5. Market Ministries	Market Ministries Shelter	SM		0	0	25
6. Apostolic Faith Ministries	Beit Tikvah/House of Hope	SMF		0	0	8

TRANSITIONAL HOUSING

Organization Name	*Program Name*	*Target Population*		*2009 Year Round Units/Beds*		
		A	*B*	*Family Units*	*Family Beds*	*Individual Beds*
1. Catholic Social Services	Donovan House	SFHC		6	18	2
2. Greater New Bedford Women's Center	Artemis II	SF	DV	0	0	14
3. High Point Treatment Center	Transitional Support Program	SMF		0	0	36
4. Market Ministries	Transitional House	SM		0	0	7
5. NeBCOA Inc.	Harmony House	SM		0	0	26

6. NeBCOA Inc.	Wrap House	SF		0	0	11
7. NeBCOA Inc.	Monarch House	SF		0	0	21
8. Southeast Regional Network	Reflections House	SM		0	0	23
9. Southeastern Mass. Veterans Housing Program Inc.	Veterans Transition House	SM	VET	0	0	52
10. Southeastern Mass. Veterans Housing Program Inc.	Graduate House	SM	VET	0	0	14
11. Southeastern Mass. Veterans Housing Program Inc.	Network House	SM		0	0	10
12. Steppingstone Inc.	Women's Program	SF		4	8	16
13. Southeastern Mass. Veterans Housing Program Inc.	Women's Veterans Transition House	SF	VET	0	0	10
14. Steppingstone Inc.	Graduate Program	SF		0	0	9

PERMANENT SUPPORTIVE HOUSING

Organization Name	*Program Name*	*Target Population*		*2009 Year Round Units/Beds*		
		A	*B*	*Family Units*	*Family Beds*	*Individual Beds*
1. Catholic Social Services Inc.	Coming Home	SFHC		17	49	0
2. Catholic Social Services Inc.	Housing First	SFHC		10	31	26
3. Catholic Social Services Inc.	Journey to Independence	SMF+HC		15	41	0
4.	St. Anne's SRO	SM		0	0	17

Community Action for Better Housing						
5. CSS/Women's Center	New Beginnings	SFHC	DV	8	20	0
6. High Point	PDPR/Unity House	SM		0	0	11
7. NeBCOA	Graduate House	SM		0	0	17
8. YWCA	A Woman's Place	SF		0	0	9
9. PAACA Inc.	Step Up	SMF+HC		8	20	18
10. Reflections Inc.	Family Preservation Program	SFHC		9	25	0
11. YWCA	Another Woman's Place	SF		0	0	12
12. Southeastern MA. Veterans Housing	Graduate House	SM	VET	0	0	3

In addition to its homeless facilities, the City of New Bedford's Continuum of Care also provides a wide range of services to those experiencing or threatened with homelessness including:

Meal Sites: Grace Episcopal Church, Market Ministries at Pilgrim United Church, Market Ministries Shelter, The Salvation Army

Food Pantries: American Red Cross, Catholic Social Services, Grace Episcopal Church, Immigrants Assistance Center, MO Food=Life Pantry, Braz/Bean Community Center, PACE, The Salvation Army, St. Anthony's Roman Catholic Church, Sisters of Charity, Veteran's Transition House

Health Care Services: Center for Women's Health, GNB Community Health Center, St. Luke's Hospital

Supportive Services: AdCare, Adult Family Care, Beit Tikvah – House of Hope, Bristol Elderly Services, Catholic Social Services, CHHS/Home of Hope, City of New Bedford Department of Community Services, Coastline Elderly Services, Greater New Bedford Women's Center, Gifford St. Addiction Services, Heritage House (May Institute), High Point Outpatient, Home of Hope Outreach Center for Women, Homeless Service Providers Network, Luis Martinez House (Seven Hills), MA Department of Mental Health, MA Department of Transitional Services, New Bedford Council on

Addiction, PAACA, PACE, Reflections, Steppingstone, Salvation Army, Southeast Center for Independent Living, Tenancy Preservation Project, The Thrift Store (South Baptist Church), Full Blessings Thrift Shop, Veterans Services Agent, Veterans Transition House, and Women Veterans Transition House

Veterans Services: New Bedford Veterans Services, New Bedford CBOC, Veteran's Transition House, Women Veterans Transition House, The VET Center, Ma Department of Veterans Affairs

Legal Assistance: The New Center for Legal Advocacy and South Coastal Counties Legal Services

Substance Abuse Crisis Assistance: AA Hotline (NEBCOA), AdCare, High Point Treatment Centers, Home of Hope for Women (Seven Hills), PAACA, and Beit Tikvah – House of Hope

5.73 Supportive Housing Programs (SHP)

Continuum of Care plans are prepared for HUD as part of its application process for an annual opportunity to apply for McKinney-Vento Continuum of Care funding. The City of New Bedford has applied for this funding since 1995 and to date has received approcimately $17 million for homeless programs including supportive services, operational services, leasing for permanent housing, rehabilitation and construction. Table 16 identifies the 2009 SHP funding for the City.

Table 14 – 2009 SHP Funding

Applicant Name	Project Name	Program	Component	Grant Term	Award Amount
City of New Bedford	Coming Home	SHP	PH	1 Year	$272,490
City of New Bedford	Donovan House	SHP	TH	1 Year	$198,609
City of New Bedford	Family Preservation Program	SHP	PH	1 Year	$245,064
City of New Bedford	Graduate Program	SHP	TH	1 Year	$97,884
City of New Bedford	HMIS Project New Bedford	SHP	HMIS	1 Year	$29,524
City of New Bedford	Housing First	SHP	PH	1 Year	$298,069
City of New Bedford	Journey to Independence	SHP	PH	1 Year	$187,933
City of New Bedford	Network House	SHP	TH	1 Year	$96,819
City of New Bedford	Step Up	SHP	PH	1 Year	$265,079
Total:					**$1,691,471**

Source: City of New Bedford

Currently there are nine active programs receiving this funding:

Table 15 – SHP Housing Inventory

Existing Program Name	Purpose	Capacity
The Donovan House	Transitional Housing for women with children	20 beds
Network House	Transitional Housing for individual males	10 beds
Journey to Independence	Permanent Supportive Housing for Families	17 units
Coming Home	Permanent Supportive Housing for Families	14 units
The Graduate Program	Transitional Housing for Women	9 beds
Family Preservation Program	Permanent Supportive Housing for Families	11 units
Houisng First	Permanent Supportive Housing for Individuals and Families	10 units for families/26 beds for ind.
STEP Up	Permanent Supportive Housing for Individuals and Families	8 units for families/18 beds for ind.
New Bedford HMIS Project	HMIS compliance	N/A

5.74 City Strategies

The 2009 Continuum of Care identified several strategic planning objectives to reduce homelessness.

- Create new permanent housing beds for chronically homeless individuals.
  - Use permanent housing bonus money to establish five new beds per year for the chronically homeless.
  - Focus on low-barrier rapid rehousing with supportive services.
- Increase percentage of homeless persons staying in permanent housing over six months to at least 77 percent.
  - Increase case management services for substance abuse and the mentally ill population.

- Advocate for longer term case management, reduce barriers to permanent housing, and obtain private resources to leverage innovative approaches.

- Increase percentage of homeless persons moving from transitional housing to permanent housing to least 75 percent.
  - Add capacity to the permanent supportive housing inventory.

- Increase percentage of persons employed at program exit to at least 25 percent.
  - Place a greater emphasis on accessing resources at local career centers, incorporate work-readiness into individualized service plans, and provide more job training services.
  - Emphasize job training efforts at emerging job sectors.

- Decrease the number of homeless households with children.
  - Try to increase the number of family units with state and federal financial assistance
  - Apply for permanent housing bonus funds to create new supportive housing units for families.

5.8 Lead-based Paint Hazards

According to 2008 American Community Survey Census data, New Bedford has 40,455 housing units of which 87.3 percent of the properties were built before 1980 (two years after lead was removed from paint). The City has 47.8 percent owner-occupied properties and 52.2 percent rental properties. Because of the nature and age of the housing stock in New Bedford, as well as the percentage of low or moderate income households, the City has been identified as a high-risk community for Childhood Lead Poisoning by the Massachusetts Childhood Lead Poisoning Prevention Program (CLPPP). CLPPP identifies high-risk communities by reviewing data including the number of children five years of age or under that have confirmed blood levels greater than 20 mcg/dL (micrograms of lead per tenth of a liter of blood). When that is factored along with the age of the housing stock and income levels, an adjusted rate of lead poisoning risk is determined. New Bedford has the highest adjusted rate (5.2) of the fourteen communities identified as high

risk by CLPPP. Next is Lynn (4.8), Chelsea (4.4), Fitchburg, and Springfield (3.8).

Between July 1, 2003 and June 30, 2008, the New Bedford had 51 cases of reported lead positioning in children under the age of five. This represents a rate of 2.1 cases per 1000 population. This level is over twice the state average of 0.9 cases per 1000.

Based on the 2008 U.S. Census American Community Survey, 61 percent of New Bedford's residents are low and moderate income. Of the 38,515 occupied housing units in the City, a total of 23,494 housing units are considered to be occupied by residents of low and moderate income.

Lead paint still poses severe health problems in many structures where young children are at risk. The cost of removing this health hazard is beyond most low and moderate-income owners.

Using the figures for housing units occupied by low and moderate income persons and the percentage of housing units built before 1960, an estimate can be attained for the number of homes at risk for containing lead-based paint. Thus, between 23,494 (61 percent) and 27,346 (71 percent) housing units in New Bedford are at the highest risk for lead-based paint hazards. Although the number of reported lead poisoning cases continues to decline each year, there remains a demand for lead-safe housing that is affordable to low-income families. The locations of reported cases generally correspond with areas where there are high concentrations of poverty and an older housing stock.

The City of New Bedford offers two different lead paint programs, one funded by Community Development Block Grant funding and a second from MassHousing. The Get the Lead Out Program and the Lead Paint Reimbursement Program both offer financial assistance for lead paint removal.

5.9 Barriers to Affordable Housing

The City of New Bedford has a long history of supporting affordable housing. In preparation of this Consolidated Plan, the City of New Bedford spoke to housing providers, housing advocates, builder/developers, and citizens who reported that the lack of affordable housing is still a major concern. In fact, the survey conducted by the City from December 2009 – January 2010 showed that a large percentage of New Bedford residents identify affordable rental housing and owner-occupied housing as high priorities. For survey respondents living in the Hayden-McFadden and Gomes School service areas, which are overwhelmingly low and moderate income, affordable housing remained the highest identified priority, particularly affordable rental housing. 43 percent of those

respondents ranked housing as the highest priority need overall and 65 percent of these respondents ranked affordable rental housing as the number one housing priority.

For many low-and-moderate income residents, even New Bedford's relatively affordable housing market is unaffordable. Understandably, this problem is most acute for the very low and extremely low income population, which recent data from Demographics Now indicates makes up 76 percent of the estimated 59 percent of New Bedford residents classified as low-and-moderate income(people at or below 80% of AMI). With such significant percentage of New Bedford citizens at this end of the income spectrum, and 24% of households living at or below the poverty level, clearly housing affordability will continue to be a major concern.

Obviously the most significant barrier to affordable housing is lack of employment and living wage income among this population, thus economic development and job training remain a key part of an affordable housing strategy. This should of course be ombined with aggressive efforts to increase the availability of housing subsidies. As a matter of policy, the City of New Bedford Office of Housing and Community Development will undertake efforts in the coming years to incent the inclusion of very affordable units in any large-scale residential development projects for which it has provided funding. Current examples of such projects under development include the United Front Homes and Regency Towers.

5.91 Affordability

There are those segments of the population who will remain unable and/or unwilling to work and will continue to subsist on stable incomes, such as Social Security. These households end to seek only government subsidized housing because their incomes cannot afford even modest-priced private market apartments. Finally, many residents are denied affordable housing because they have poor credit, bad tenancy history, and personal issues. These conditions are exacerbated by the current foreclosure crisis. Most New Bedford residents rent their homes. While rents are relatively low throughout the City, families here earn less than most other communities in Massachusetts. As a result, most households are severely rent burdened – 44 percent spend over 30 percent of their income on rent – 27 percent spend more than half, according to the 2008 American Community Survey.[4]

[4] B25070. Gross Rent As A Percentage Of Household Income In The Past 12 Months - Universe: Renter-Occupied Housing Units; Data Set: 2008 American Community Survey 1-Year Estimates

Nonetheless, this section discusses the barriers to affordable housing as identified by the City of New Bedford.

5.92 Zoning Codes

As an older built-out city, the City of New Bedford's zoning code reflects past growth patterns, which allowed small-sized housing on small lots. Correspondingly, current zoning codes may need continual amendments to better reflect contemporary growth patterns. The City adopted a new urban zoning code in 2005 to promote mixed use development in existing commercial buildings where the first floor is utilized for commercial businesses and the upper floors contain residential dwelling units. Additionally, zoning amendments also allowed higher housing density along transit corridors. Still, zoning codes constantly need review to ensure a logical land-use pattern and the City is currently undertaking a comprehensive update of the ordinance in conjunction with the completion of its Master Plan. This update will examine strategies to promote more smart growth development, adaptive reuse, and other tools to encourage greater housing choices and affordability. It is anticipated that the proposed changes will be brought before the City Council in 2010.

5.93 Lack of Land

As a built-out city, New Bedford has less available land to build a wide range of affordable housing. Therefore, infill development and redevelopment of vacant or underutilized buildings could provide the greatest possibility of creating a more diversified and affordable housing stock. This issue is addressed in the Master Plan and will be considered as part of the zoning update mentioned above.

5.94 Transportation

The City of New Bedford continues to support a comprehensive and intermodal transportation system in the city. The City also has been actively supporting the extension of commuter rail service from Boston. This transportation linkage would provide economic opportunities to New Bedford residents and allow the regional Boston housing market greater access to affordable housing opportunities in the city. This project is currently in the planning and design phase and is undergoing environmental review. It is anticipated that there will be at least two commuter rail stations in New Bedford with its terminus at the Whales Tooth station. The City is examining opportunities for transit oriented development at the station sites.

5.95 Building Stock Constraints

The City is fortunate to have a large inventory of historic structures, with almost 80 percent of the housing stock built prior to 1940 and a significant number of buildings listed in the National Register of Historic Places. The downtown "Bedford Landing Historic District" is a nationally recognized historic district and was designated as the Historic Whaling National Park. Although the City strives to maintain and preserve this historic fabric, the rehabilitation cost is substantial. These buildings have a high incidence of lead-based paint and asbestos. These costs (plus the cost of renovation to the Secretary of the Interior's standards for historic preservation) often exceed a "build new cost".

5.96 Commercial and Residential Compatibility

The City is advancing a number of policies designed to encourage more mixed-use redevelopment. In the early 2000's, the City Council adopted new zoning ordinances that allow residential development in commercial buildings within the downtown. The first floor space will be retained as commercial with allowable residential use on the upper levels. In response, a number of new mill building conversions have created new residential and commercial space in a mixed-use setting. This zoning amendment is also being applied to a number of previously industrial zoned mill buildings to allow live-work spaces.

5.97 Regional Issues

Suburban responses to the development of affordable housing (except for elderly housing) often meet with regulatory or public opposition. While low mortgage rates have encouraged affordable homeownership – particularly in the inner suburbs – there are few opportunities for affordable rents outside of New Bedford. New Bedford is by far the largest center of government-assisted housing in the region. As of September 2009, the Department of Housing and Community Development (DHCD) Subsidized Housing Index (SHI) shows that New Bedford has 12.5 percent[5] of its housing stock designated as "affordable" in accordance with the M.G.L. c. 40B standards. In October 2008, a Project Eligibility Letter was issued for 173 rental units at 285 Ash St. (united Front Housing) which would bring the SHI to 13 percent. The contiguous towns of Mattapoisett, Marion, Fairhaven, Dartmouth and Acushnet have been implementing strategies to address affordable housing but remain well below the 10 percent affordable housing standard established by the state (Fairhaven is at 7.2 percent and Dartmouth is at 8.6 percent).

The New Bedford inventory has 5,164 units (5,337 with 285 United Front) listed on the SHI, which are measured against the 2000 Census year round

[5] http://www.mass.gov/Ehed/docs/dhcd/hd/shi/shiinventory.htm

housing unit count of 41,403. Over 800 of the units could see the affordability restrictions expire during the time period covered by this plan. Additionally, after the 2010 Census has been tabulated, the base number of year round units will increase. Thus, both of these factors could result in a lower percentage of deed restricted affordable housing units in the City's inventory.

In 2009, Governor Deval Patrick signed legislation designed to preserve these expiring uses and to keep publicly-assisted rental properties affordable. The legislation establishes notification provisions for tenants within expiring use properties, a right of first refusal for the state DHCD or its designee to purchase publicly assisted housing, and modest tenant protections for projects with affordability restrictions that terminate. A $150 million preservation loan fund will also be created by the state quasi-public Community Economic Assistance Corp (CEDAC) in partnership with DHCD as they put together a pool of resources to help secure rental developments that are about to lose their expiring use restriction.

5.98 Changes in Housing Market

The City of New Bedford faces a constant pressure to promote development while trying to preserve affordable housing. However, as neighborhoods improve, and recent decreases in the FMR in New Bedford, building owners often consider terminating government housing programs when possible. The inventory of expiring use properties remains a major concern. The City has made great efforts to preserve federally subsidized housing. However, with less federal and state support, preserving affordable housing remains a difficult task.

5.99 Assisted Housing Inventory

The following provides an analysis of affordable housing developments in New Bedford that have or had; HUD project-based rental assistance contracts under the Section 8 program or earlier programs and/or state or federal subsidized or insured mortgages (under the HUD Section 236 and 221d3 BMIR programs or the Massachusetts 13A program) that are considered "expiring use" projects (see Table 18).

Table 16 – Expiring Use Projects

Project	Address	S8 Expir Date	Total Units	Mort Subs Lost	Current HUD PBA Units	Total Units At Risk or lost	Risk Status Comment
Bayberry	153 Oak Street	6/19/1999	184	0	184	184	184 At-Risk
Bedford Towers	231 Middle Street		157	0	156	0	Renewed w/20 S8 UR, Risk:Share
Buttonwood Acres	Rt. 140 & Rt. 6 North		132	132	0	132	Lost
Clarkwood Apts	Clark St, Myrtle St.		30	30	0	30	Lost
Harborview Towers	280 Acushnet Ave.		144	0	36	144	144 At-Risk
Harborview Towers	280 Acushnet Ave.	8/31/1999	0	0	52	52	At-Risk
Interchurch Elderly Hsg	790 Brock Ave.	11/5/2006	44	0	44		Post 2005 (202)
King Village	276 Cottage Street	3/13/1999	69	0	68		Renewed w/20 S8 UR, Risk:Share
Mechanics Square Ptr.	39 N. Sixth Street	3/13/2000	25	0	25	25	25 At-Risk
Melville Towers	850 Pleasant Street		320	0	319	320	320 At-Risk
Olympia Towers	693 Pleasant Street	12/21/2003	90	0	89	89	89 At-Risk
Rockdale West	Oakdale St. West Hill		225	168	0	168	Lost
Taber Mill Apts	217 Dean Street	4/21/2011	151	0	150		Post 2005 (s8)
The Car Barn	1959 Purchase Street	9/30/2010	114	0	114	114	114 Units at risk
The Eagle Horse	1851 Purchase Street	4/4/2002	32	0	32	32	d4
United Front Homes	69-85B Cedar Street	3/1/2018	200	0	80	200	200 At-Risk
Wamutta Apts	172 State Street	3/1/2017	78	0	25		Renewed
			1995	**330**	**1374**	**1490**	

HUD will provide tenant-based vouchers to all eligible residents (with incomes at or below 80% of area median) covered by a project-based contract that is not renewed. For opt-outs and projects "vouchered out" in conjunction with Mark-to-Market restructuring, vouchers will be at "enhanced" (market) levels for tenants who elect to remain in their units. For contracts terminated due to HUD enforcement action or foreclosure, vouchers will generally be at the regular payment standard (FMR or exception rent), with exceptions on a case-by-case basis where necessary to enable residents to remain in the housing.

According to Citizen Housing and Planning Association, most of these projects were developed between the 1960's and the mid-1980's. Many projects have reached the point where owners can end use restrictions (rent and tenant income limits), by prepaying their subsidized mortgage or not renewing their rent assistance contract when it expires. Massachusetts has lost over 10,500 subsidized units through prepayments and rent subsidy contract terminations and is at risk of losing 27,020 more subsidized units by December 31, 2010.

6.0 Non-Housing Community Development Plan

HUD Community Planning and Development funds (CDBG. HOME, ESG, and HOPWA) can be used for a variety of supportive services and community development activities. These include: community services; supportive services for persons with special needs; community facilities; public and infrastructure improvements; and economic development.

6.1 Survey Analysis: Non-Housing Needs

The 2010 Residential Survey provided an opportunity for residents to articulate what they understood and experienced as the greatest needs within the City at this time and over the next five years. The survey was made available both in hard-copy format and through a link to Survey Monkey on the City's website. Hard Copy surveys were made available at many public buildings and were distributed through two of the city's largest elementary schools serving predominantly low and moderate income children. In analyzing the response data, our office discovered that the method by which residents accessed the survey was indicative of certain socio-economic factors and, very obviously, neighborhood of origin.

Identified Need	Percentage of online respondents ranking this as the first priority for New Bedford	Percentage of paper respondents ranking this as the first priority for New Bedford
Housing	25%	43%
Homeless Facilities and Services	12%	20%
Non-Housing Community Services	12%	12%
Economic Development	27%	11%
Public Facilities	3%	8%
Public Infrastructure	23%	6%

That is, the 137 residents who filled out the online version of the survey were mostly New Bedford homeowners (65%) and were from more affluent neighborhoods in the far North End and portions of the West End. The top priority overall for these respondents was economic development, with 27% ranking it as number one, while 25% of this cohort ranked housing as number one. Among the respondents to the hard copy surveys, housing was clearly the number one priority, with 43% of respondents voting that way, and 20% identifying homeless services as the number one priority.

Not surprisingly, an overwhelming percenage of the online survey respondents (78%) ranked owner-occupied housing as the number one housing priority, while 65% of the hard-copy survey respondents ranked rental housing as number one. Within the owner occupied housing category, the majority of online survey respondents (52%) said that renovation of existing housing was the number one

survey respondents, 46% ranked purchase assistance as the number one priority, and 30% ranked renovations as number one.

Within rental housing category, there was also great disparity between the two respondent groups: 46% of the paper survey respondents ranked rental assistance as the top priority, while 69% of the online respondents ranked renovation of existing housing as number one.

Moreover, in their ranking of specific housing needs, there were significant differences between the two groups, but also areas of commonality. In looking at the top five (by percentage) needs ranked as "high priority," the groups had three priorities in common: weatherization/green building, homeownership assistance, and emergency repair assistance. The largest percentage of online respondents (54%) ranked weatherization and green building as a high priority, while 44% of the other grouped ranked that as high. The highest percentage of paper survey respondents ranked building more rental housing as a high priority (62%), while this item did not appear in the top five for the online survey group. The same can be said for rental subsidies. Conversely, two items that appeared on the top five list of high priorities for the online sruvey group—major home improvement and minor home improvement—did not make the top five of the paper survey cohort.

Significant differences in priority rankings were also found within the non-housing categories, but there were also several areas where the priority needs of the two respondent groups matched up.

6.11 Homeless Facilities and Services

In considering needs and priorities that the City of New Bedford experiences and should address in the coming five years with respect to homeless facilities and services, ten separate issues were reviewed and ranked. Among the paper survey respondents, who identified homeless services as their second highest priority, most of these items were ranked as a high priority. The top five highest priorities for this group, and for the online survey respondents are summarized in the chart below.

Interestingly, the two groups identified 4 out of five of the same needs in their top five, albeit in different order. All but one of these items relate either to services for homelessness prevention or for increased self-sufficiency. Only one identified top five need referred to a homeless facility per se. At the local, state, and national level, there has been and will continue to be more and more of an emphasis on prevention and diversion activities, as well as those ancillary services that allow families and individuals greater levels of self-sufficiency and autonomy, and set them up for long-term housing stability and retention. These survey results seem to indicate that this new direction in homeless service provision

Top Five Homeless Needs by percentage	Online survey	Paper Survey
1	Employment Training 50%	Emergency food, clothing, furnishings 69%
2	Life Skills Training 47%	Emergency Shelter 68%
3	Mental Health Services 43%	Employment Training 68%
4	Emergency Food, Clothing, Furnishings 40%	Utility Assistance 66%
5	Emergency Shelter 39%	Life Skills Training 64%

6.12 Non-Housing Community Services

A series of thirteen priorities were identified as key issues facing the City of New Bedford related to community services unrelated to housing issues. A significant majority of the paper survey respondents, ranked all thirteen of these items as "high" priorities, while the majority of online survey respondents ranked all but one of these services—crime awareness and prevention--as medium or low priorities. In fact, crime awareness and prevention was the top priority for the online survey group, and a close second for the paper survey group. A listing of the top five high priorities for each group is provided in Figure 2.

Top five High Priority Community Service Needs by percentage	Online Survey	Paper Survey
1	Crime Awareness & Prevention 56%	Health Services 68%
2	Youth Services 49%	Crime Awareness & Prevention 62%
3	Transportation 36%	Youth Services 60%
4	Services for Domestic Violence 32%	Services for Domestic Violence 59%
5	Senior Services 31%	Child Care 56%

Again, it is interesting to note the points of intersection on these two lists, with three items appearing on both in significant percentages. We were a bit surprised that health services supplanted crime awareness and prevention as the number one priority among the larger low and moderate income respondent group, despite a robust subsidized health insurance sector in Massachusetts and the

what health services are most lacking in the community, though that level of detail would be difficult to ascertain. The City's own health department staff provided some guidance in their response to our inter-departmental needs assessment, identifying primary preventative care as the most glaring health service gap, particularly primary dental care.

As in our previous Consolidated Plan survey, youth-driven priorities received high rankings from both respondent groups. Youth Services such as recreational activities, after-school programs, counseling, and mentoring were in the top three for both cohorts, and child care ranked as the fifth highest priority by the paper survey respondents.

Public Service Needs: The public service needs in the community are varied and many, including job training, child and elder care, youth recreation, emergency shelter for homeless individuals and families, and services for crime and other victims. All of these services are vital to the City's economic and social well-being. When using CDBG funds, priority will be given to supporting high-quality public services.

Demand for services is growing and New Bedford has goals and objectives for government levels of service and capital projects. It is an ongoing challenge to maintain current levels of service while making strategic enhancements in service levels where desired. These include childcare and early childhood education, youth programs; elderly support services; job training and skill development programs; community-based health services; community empowerment and awareness programs; and programs and activities that address the needs of special needs individuals.

Affordable childcare and early education opportunities remain a high priority. Programs to enable parents to obtain the education, skill development and employment opportunities necessary to provide financial stability for their families are necessary and vital to the communities' economic growth. There is a need to provide after-school and youth enrichment programs which provide for supervised and structured recreational activities; educational development; cultural awareness and positive adult interaction.

Elderly programs are needed to ensure that the basic day-to-day living needs of the City's senior population are met. Senior Centers in the City are integral to the provision of services and programs including nutritional programs, preventive health programs and recreational and social activities. Transportation services are needed to ensure the needs of the homebound elderly are met and to reduce the isolation of seniors from

activities, day trips, physical fitness programs and cultural and social events.

Job training, skill development and educational enhancement activities in support of economic development and the empowerment of individuals throughout the community were identified as needs on a variety of levels. Assistance with obtaining and maintaining employment is also warranted. Health service programs, especially those which emphasize preventative activities are needed to promote the concept of healthy individuals, families and communities. Immunizations; epidemiological testing; pre-natal health; infant, children and maternal health; asthma initiatives and educational and outreach programming are all key components to community health services. Lead testing and lead-based paint poisoning prevention, drug and alcohol addiction services and disease prevention programs need to be supported in a variety of configurations and locations.

Community awareness programs covering issues such as substance abuse, crime prevention, domestic violence, teen pregnancy prevention and community mediation techniques have been successful components of the City's community development efforts. These programs need to be continued in support of neighborhood stabilization and empowerment of City residents. Programs which encourage neighborhood residents to become involved in the future of their neighborhood and the City as a whole also need to be implemented.

There is a need to provide transportation services to employment, medical services and outlying support services. This is especially critical to ensure that jobs available in outlying areas are accessible to low and moderate income persons. In addition to transportation to jobs, access to affordable quality child care is also crucial to ensure long-term employment stability.

Drug Prevention activities remain a high priority need. Breaking the Hold of Drugs

- Expand treatment capacity to reach goal of "treatment on demand"
- Link treatment system with housing, education, and employment systems
- Expand housing options for people not yet clean and sober
- Expand treatment services for adolescents
- Develop city-wide policy for substance abuse prevention
- Develop a strategy to provide effective treatment to the offender population

responding to the survey, the City has prioritized needs for the following public services:

Priority Needs	Priority	Amount	Fund Source
Public Service Needs			
Anti-Crime Programs	High	$3 million	City, State CDBG
Senior Services	Medium	$1 million	City, State CDBG
Disabled Services	Medium	$500,000	City, State CDBG
Youth Services	High	$950,000	City, State CDBG
Childcare Services	Medium	$500,000	City, State CDBG
Fair Housing/Legal Services	Medium	$100,000	City, State CDBG
Transportation Services	Medium	$750,000	City, State CDBG
Employment Training	High	$2.3 million	City, State CDBG
Health Services	High	$15 million	City, State CDBG
Homeless Services	High	$15 million	City, State CDBG
Domestic Violence Services	High	$1.5 million	City, State, CDBG
Lead Hazard Screening	Medium	$300,000	City, State CDBG

6.13 Economic Development

Ranked as the third of six categorical priorities, economic development was then broken down into five specific areas for prioritization: improvement appearance of business districts, job training/placement services, rehabilitation of old commercial and industrial buildings, small loans to businesses and technical assistance to businesses. Of these needs, job training and placement services ranked as the highest priority for both respondent groups [50% for online respondents and 58% for paper survey respondents]. This ranking is consistent with a growing interest in worker training and placement in the community as a whole, articulated through informal meetings, anecdotal information and similar rankings and expression of need through the City's Continuum of Care and non-profit providers. The rehabilitation of commercial and industrial buildings ranked as the second highest priority for both groups (41% online and 38% for the paper survey group), and loans to small businesses or microenterprises came in as the third highest priority for both cohorts. The improvement of appearance of business districts and technical assistance to businesses received a mid-priority ranking rather than a high priority for both groups.

Development Needs Survey indicate that residents rated the importance of economic development activities as follows:

Priority Needs	Priority	Amount	Fund Source
Economic Development			
Commercial Façade Improvements	Medium	$3 million	Private, CDBG
Business Assistance Program	High	$500,000	Private, CDBG
Micro-Enterprise Development	High	$2 million	Private, CDBG
Business Incubators	High	$4 million	City, State CDBG
Brownfield Redevelopment	High	$10 million	City, State CDBG
Waterfront Development	Medium	$25 million	City, State CDBG
Commercial/Industrial Development	High	$10 million	City, State CDBG
Job Training/Development	High	$2 million	City, State CDBG

Economic development professionals with whom we met in an informal "focus group" setting largely agreed with these priorities, though some representatives of the Workforce Investment Board identified a need for additional programs in adult basic education /work readiness training along with programs to improve overall educational attainment. And representatives from the local Chamber of Commerce and downtown business association emphasized a need for physical and infrastructure improvements in our business districts.

Prior to the recent nationwide economic crisis, New Bedford had begun to make strides in economic development, and continues to do so through the establishment of new businesses and the expansion of existing businesses. Still, the gains that have been made over the last several years have not protected New Bedford from bearing the brunt of the "Great Recession." New Bedford's unemployment rate currently stands at over 15%, nearly twice that of the state. Furthermore, close to 60% of New Bedford residents have incomes that are deemed low or moderate (at or below 80% AMI.) In addition, updated economic data show that 24% of City residents live below the poverty threshold, up from 20% at the time of the 2000 census.

Despite some positive economic trends, New Bedford's most recent job losses compound the effects of the cumulative job losses in the manufacturing sector in recent decades. As recently as the 1990's New Bedford was hemorraging manufacturing jobs, losing more than 25,000 that decade alone. To date, nothing has replaced these relatively high-paying jobs, which are needed to sustain a reasonable standard of living

erode, making it ever more dependent on state and federal aid to run essential city services. This period of economic decline has thus created an additional burden for cities like New Bedford. As state revenues plunge, programs serving low and moderate income persons and special needs populations are cut, as is aid to cities and towns, causing gaps in essential services and layoffs and furloghs among public sector employees. Thus, where possible, it will be important in the near term to use CDBG, HOME, and ESG resources, along with ARRA-funded programs like HPRP to pick up where state and local resources leave off.

In the long term, the goal will be to leverage these federal resources to continue lend to small businesses and microenterprises, to redevelop dormant commercial and industrial sites, and to strengthen workforce development activities, particularly that those programs that match up with the areas of emerging economic opportunity.

6.14 Public Facilities

Public Facilities represent those amenities that are intended for, and enjoyed by, the public at large. In this case, public facilities also are intended to directly benefit the low and moderate-income population of the City. In considering what type of amenities are in greatest need in New Bedford, respondents from both respondent groups ranked youth centers as the highest priority [46% of the online survey group and 57% of the paper survey group]. This remains consistent with the results of the last Consolidated Plan Survey, in which 70% ranked the development of a youth center as a high priority, and with feedback from our youth forum, at which the participants identified such a center as the most glaring facility need. In addition to such a center, community centers, parks and recreation facilities, libraries, child care facilities, and community gardens and pocket green spaces each received "high" priority rankings by significant numbers of respondents. The top five high priority rankings from each respondent group are outlined in the chart above:

Top five High Priority Public Facility Needs by percentage	Online Survey	Paper Survey
1	Youth Centers 46%	Youth Centers 57%
2	Parks & Recreational Facilities 38%	Child Care Centers 45%
3	Libraries 33%	Community Centers 44%
4	Community Gardens/Green Spaces 31%	Parks & Recreational Facilities 41%
5	Community Centers 29%	Libraries 34%

development there seems to be significant consensus about the priority needs for public facilities, which will greatly help OHCD set its funding priorities for the upcoming five years.

Of course, OHCD also surveyed other City departments to hear from them about the funding priorities around public facilities and public infrastructure.

The chart on page 10 below lists the top priorities for each of the departments surveyed.

Public Facility Needs: The Office of Housing and Community Development Needs Survey results as well as the analysis of public facilities, reaffirmed the gaps and deficiencies identified in the City's Public Facilities. CDBG funds can be expended on public facility improvements in all parts of the City with concentrations of lower and moderate income residents. Analysis of many of the predominantly lower and moderate income neighborhoods reveal that the greatest community development needs in these areas are for park, roadway/streetscape improvements as well as community centers and library, fire, police, and other community facility needs.

The Americans with Disabilities Act (ADA) of 1990 is federal civil rights legislation that makes it illegal to discriminate against persons with disabilities. Title II of the ADA requires elimination of discrimination in all public services and the elimination of architectural barriers in all publicly owned buildings and facilities. It is important that public facilities are ADA compliant to facilitate participation among disabled residents in the community planning and decision-making processes. In the late 1990s, the City of New Bedford evaluated all public facilities for compliance with the ADA and produced a Plan that identifies necessary improvements and estimates the time frame and cost involved with completion of these improvements. The Plan identifies millions of dollars in improvements needed to ensure all public facilities are ADA compliant. The City estimates it will take significant, long-term funding commitment for all facilities to be upgraded.

Low and moderate-income individuals characteristically have limited mobility or other barriers that prevent them from traveling long distances to obtain needed services. Special needs populations require public facilities in close proximity to their homes. The location of public facilities in close proximity to primarily low- and moderate-income neighborhoods eliminates this obstacle.

The City has prioritized the following Public Facility Needs:

Priority Needs	Priority	Amount	Fund Source
Public Facility Needs			
Youth Centers / Recreation Equipment	High	$5 million	City, CDBG
Childcare Facilities	High	$2 million	City, State CDBG
Intermodal Transportation Facilities	Medium	$3 million	City, State CDBG
Parks and Playground Equipment	High	$1.5 million	City, State CDBG
Fire Station Improvements	Medium	$5 million	City, CDBG
Central Police Station	High	$25 million	City, CDBG
Community Centers	High	$8 million	City, CDBG
Library Improvements	High	$2.5 million	City, CDBG
ADA Compliance	High	$22 million	City, State CDBG
Community Gardens/Pocket Green Spaces	Medium	??	City, State, CDBG
Energy Efficiency/Alternative Energy Projects in public buildings	High	??	City, State, CDBG
New Homeless Services Facility	High		City, State, CDBG
Demolition of blighted structures	High		City, State, CDBG

Priority Needs	Priority	Amount	Fund Source
Parks and Playgrounds			
Soccer Fields	High	$2.5 million	City, State CDBG
Skate Board Park	Medium	$700,000	City, State CDBG
Open Space Improvements	Medium	$1.5 million	City, State CDBG
Playground and Tot Lot Improvements	High	$13 million	City, State CDBG
Bike path/walking paths	Medium	$1.5 million	City, State CDBG

6.15 Public Infrastructure

Of the six major categories identified as being a priority for the City of New Bedford in the coming five years, public infrastructure, although identified as an important need, was ranked sixth by the respondents to the paper survey and third by the online respondents. Of the seven specific needs identified within this category, street improvements [including repaving,

those responding to both survey forms.

Results of the Housing and Community Development Needs Survey indicate that residents (primarily from low and moderate income neighborhoods) rated the importance of improvements as follows:

Priority Needs	Priority	Amount	Fund Source
Infrastructure			
Street and Sidewalk Improvements	High	$8 million	City, State CDBG
Sustainability Enhancements (stormwater management, public alternative energy projects)	High		City, State CDBG
Streetlights	Medium		City, State CDBG
Street Beautification	Medium		City, State CDBG
Traffic signals/street signs	Medium		City, State CDBG
Flood Drainage Improvements	Medium	$4 million	City, State CDBG
Accessibility Improvements	Medium	$ 20 Million	City, State CDBG
Sewer & Water Improvements (lead service replacement)	High	$25 million	City, State CDBG
Pedestrian and Bike Paths	Medium	$ 3 million	City, State CDBG
Improvements to commercial corridors/gateways	Medium	$ 3 million	City, State CDBG

These priorities also reflect our own analysis and input from other City departments.

New Bedford's public infrastructure needs vary throughout the community. Some essential City services operate as enterprise funds, including water and sewer. User fees must pay the cost of providing the service and cover capital expansion costs. In New Bedford's older neighborhoods, public infrastructure needs include: replacement of water and sewer lines, curbs, gutters, sidewalks and drainage improvements.

6.16 Planning and Other Activities

Priority Needs	Priority	Amount	Fund Source
Other Activities			
Code Enforcement	Medium	$200,000	City
Planning			
Planning and Administration	Medium	$300,000	City, CDBG
Total			

6.2 Neighborhood Revitalization

A major priority of the City's community development efforts is to strengthen its neighborhoods. To achieve this, a variety of programs, activities, projects and outreach efforts have been implemented to remove blight, provide decent and affordable housing, empower residents and improve quality of life.

To remove blight, the City has focused its efforts on the demolition of vacant derelict buildings and the disposition of cleared properties for community-focused reuse.

In support of efforts to strengthen neighborhoods there is a need to provide neighborhood beautification improvements such as street and sidewalk improvements; provide lighting and open space improvements; provide park and recreational facility improvements; community gardens and green spaces, and support neighborhood senior and youth centers.

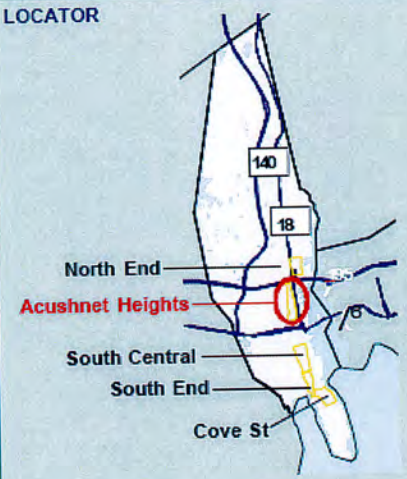
Neighborhood safety is a concern of New Bedford residents. The Housing and Community Development Needs Survey identified anti-crime programs as one of the top two highest priority community services. The New Bedford Police Department and the City of New Bedford have several programs designed to reduce crime throughout the City of New Bedford. In 2004, the City received approval from the U.S. Department of Justice as an official Weed and Seed Community. The Weed and Seed Strategy adopted by the City involves targeted programs for the South Central, South End, West End, and Cove Street neighborhoods.

Priority Needs	Priority	Amount
Neighborhood Improvements		
Code Enforcement	Medium	$300,000
Cleanup of Abandoned Buildings and Lots	High	$2 million
Trash and Debris Removal	Medium	$450,000
Tree Planting	Medium	$300,000
Improvement and Development of Vacant Lots	High	$5 million
Blight Removal	High	$5 million

Neighborhood Target Areas: The Office of Housing and Community Development designed a targeted neighborhood revitalization strategy to concentrate funds in areas showing the greatest needs and opportunities for revitalization, as determined by income and other socio-economic criteria and trends. Designation as a target area is limited to areas that are experiencing the greatest poverty and disinvestment. The following are the City's designated neighborhood target areas:

ACUSHNET HEIGHTS
Target Area Profile

LOCATOR



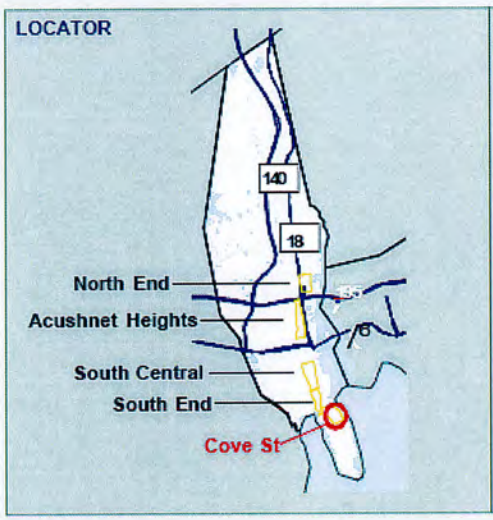
AERIAL VIEW

DESCRIPTION

The Acushnet Heights Target area is defined by Penniman Street to the North, Maxfield Street to the south, County Street to the West and Purchase Street to the east. The area is predominately residential, although several large industrial facilities are situated along the target area's eastern border. Clasky Common park is located in the heart of this community. Restoring Clasky Common is a central component of the revitalization plan. The strategy also focuses on addressing problems associated with widespread housing disinvestment and abandonment through aggressive acquisition, rehabilitation and demolition programs.

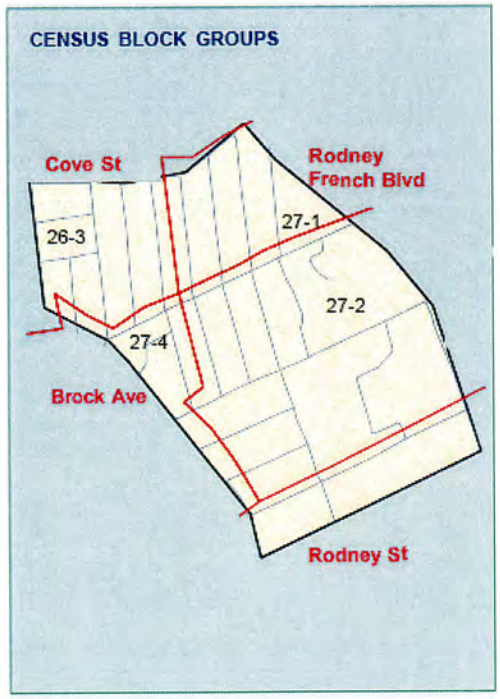
CENSUS BLOCK GROUPS

COVE STREET
Target Area Profile

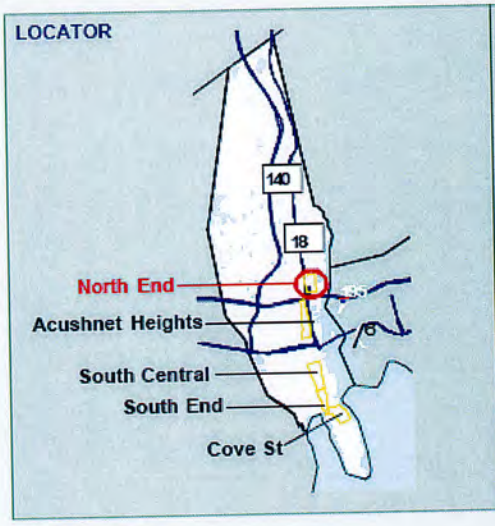


DESCRIPTION

The Cove Street Target Area is defined by Cove Street to the north, Rodney Street to the south, Brock Avenue to the west and Rodney French Boulevard to the east. Cove Street is a densely populated residential community with a number of severely distressed buildings. Revitalization tasks for the area include improving parks and open space and rehabilitating deteriorated housing.

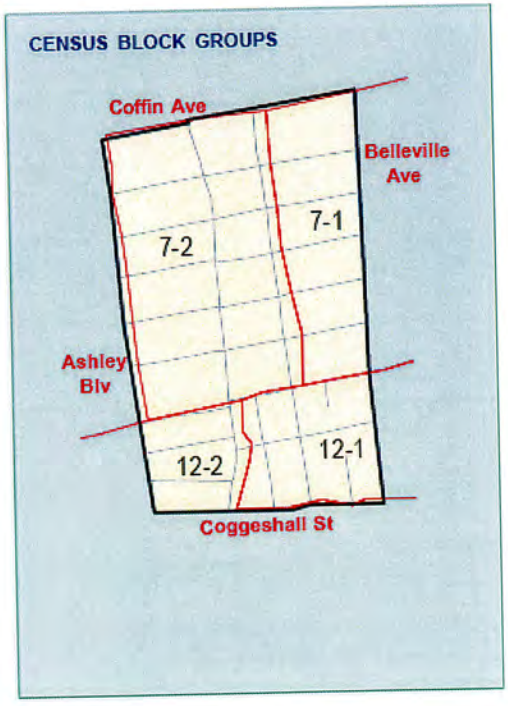


NORTH END
Target Area Profile

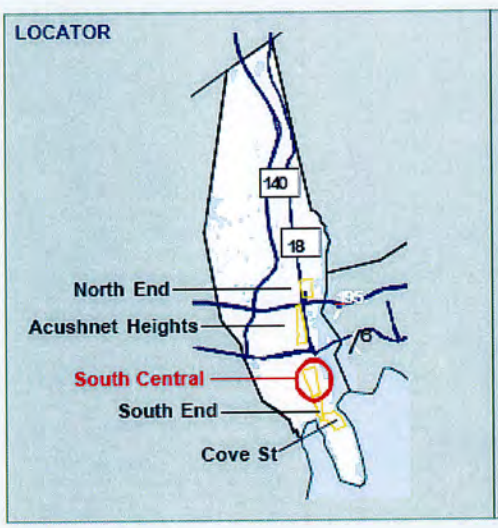


DESCRIPTION

The North End Target Area is bordered by Coggeshall Street to the south, Belleville Avenue to the east, Coffin Avenue to the north and Ashley Boulevard to the west. The area covers a 1.5 mile stretch of the Acushnet Avenue commercial district, and 25 square blocks of housing that sprout off of eight residential cross streets. Revitalization tasks include upgrading of older storefronts, rehabilitation of degraded housing stock, and improvement of outdated infrastructure.

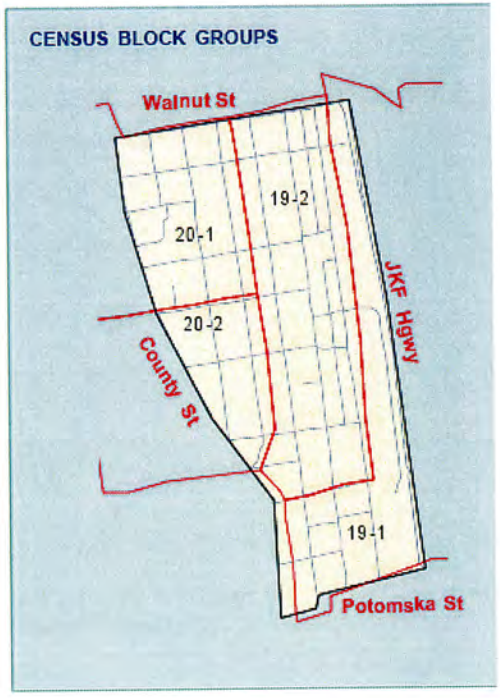


SOUTH CENTRAL
Target Area Profile

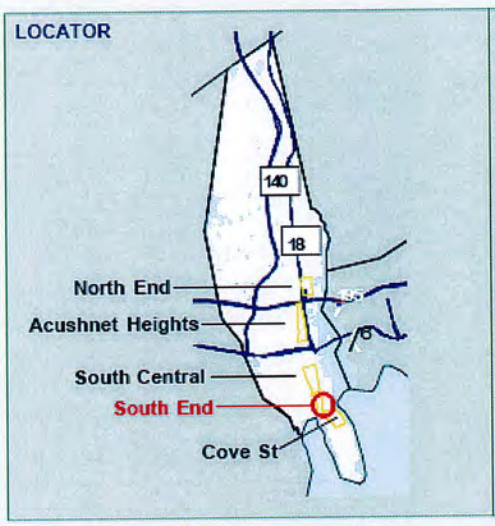


DESCRIPTION

The South Central Target Area is defined by Walnut Street to the north, Potomska Street to the south, County Street to the west and the JFK Highway to the east. South Central is a quite residential community just a few blocks south of Downtown New Bedford. Historic 19th century properties dot the neighborhood's tree-lined streets. Despite South Central's overall attractiveness, the area faces a number of revitalization challenges. The largest among these is the 3.6-acre brownfield site that was once the Morse Twist Drill. The presence of deteriorated and vacant structures is another major concern.

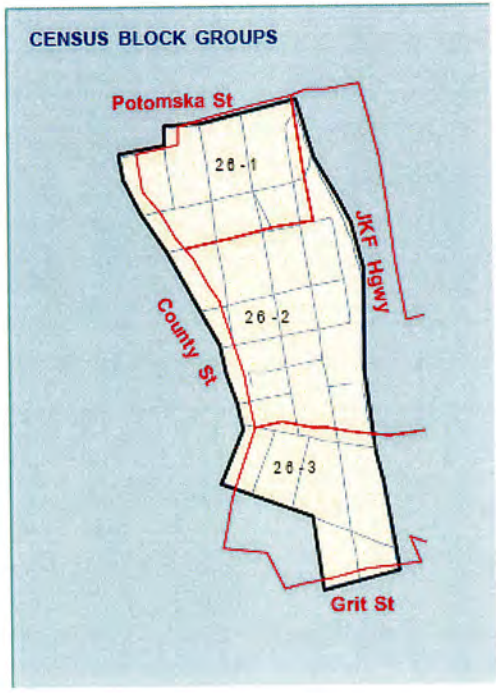


SOUTH END
Target Area Profile



DESCRIPTION

The South End Target Area is defined by Potomska Street to the north, Grit Street to the south, County Street to the west and the JFK Highway to the east. This designated target area includes the Ben Rose housing projects and the Dennison Memorial community center. Revitalization tasks for the area include improving parks and recreational facilities and rehabilitating deteriorated housing.



7.0 Strategic Plan

7.1 General Strategy

New Bedford is an older, fully developed City with infrastructure, housing, and commercial properties that are in constant need of repair or replacement. The process of prioritizing these improvements and allocating scarce resources can be a difficult task. The City utilizes plans, policies, and citizen input to help make these decisions. This section of the Consolidated Plan discusses how the priorities identified in the plan were determined, including geographic targeting and identifying obstacles for meeting underserved needs. The priorities reflect the needs of the entire City, and are based on the assumption that all funding sources (including HUD funding) will not change significantly over the next five years.

7.11 Housing

Despite the millions of dollars of continued public and private investment, the housing needs in New Bedford continue to grow. The influx of new residents, rising housing costs, continued deterioration of the housing stock and decreased funding are all contributing factors. The need for safe, decent and affordable ownership/rental housing exists throughout the City. The majority of the City's housing efforts are based on a variety of indicators including the age and condition of the housing stock; the availability of financing sources; and the partnership of public and private entities. As stated, the oldest housing stock and low income concentration is located throughout the City.

Overall, low and moderate income residents comprise 59% (according to estimates, not official U.S. Census figures) of New Bedford's Population and almost 70% of the housing stock is over 50 years old. New Bedford targets many of the City's rehabilitation programs and affordable housing projects within the most distressed areas, but glaring needs exist throughout the city. Table 2A, which will be discussed further in the affordable housing section, provides a summary of priority needs for renters and owners living in New Bedford with incomes less than 80 percent of the AMI. These priorities were determined through meetings held during the development of the Consolidated Plan. The obstacles to meeting under served housing needs in New Bedford are varied. These obstacles contribute to the lack of affordable housing opportunity and the City's inability to meet the needs of all of its residents. Some of the obstacles are as follows:

- The decrease in funding from all levels of government

rehabilitation
- The availability and cost of land for development and redevelopment
- The increase in rental and ownership housing costs

7.12 Homelessness

The City of New Bedford recognizes that homelessness is primarily a housing problem. While we in government and in the service provider community recognize that there are myriad other attendant factors and causes of homelessness, we also believe that the most important step to take in addressing the problem is to increase access to permanent housing. This widely touted "Housing First" approach will be the main organizing principle behind our homelessness strategy in the coming five years. Taking advantage of the remainder of the Homelessness Prevention and Rapid Rehousing Program, the federal homelessness programs authorized by the HEARTH Act, and other state and local resources, the City's strategy will focus on prevention of homelessness, diversion from shelter, and rapid rehousing of families and individuals experiencing homelessness. For families this means pursuing a combination of production of more affordable and subsidized units as well as permanent supportive housing. For the individual homeless population, particularly the chronically homeless, the strategy will involve developing more low-barrier housing options with intensive, readily available wrap-around services.

7.13 Other Special Needs

The City of New Bedford provides housing and supportive services citywide to persons who are not homeless but need supportive housing, including the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with chemical dependency, and persons with limited English-speaking proficiency. Nonetheless, these diverse communities have stated that more affordable housing and affordable supportive housing are needed citywide. In response, the City of New Bedford supports the development of new initiatives, including supportive housing units that serve individuals, families, and youth. Additionally, the City, in conjunction with State partners and non-profit providers, is also working to develop more supportive housing to serve chronically-homeless individuals. Finally, in preparation of this Consolidated Plan, the City heard the concerns that many individuals need accessible-designed housing that accommodates persons of all abilities. In this regard, the multi-unit housing developments are built in compliance with ADA. Additionally, the City is considering

low and moderate income homeowners.

7.14 Non-Housing and Community Development

HUD regulations require that expenditures for these type of activities (economic development, infrastructure, public facilities, public services, planning) provide benefit to low and moderate income persons. Because of this, the City will primarily target HUD funding for these types of activities to low/moderate income areas of the City (a map of these areas is in the Action Plan section of this plan). Table 2B, Community Development Needs (found later in this section), identifies the priority of the various Non-housing Community Development Needs. These priorities were determined through meetings held during the development of the Consolidated Plan, review of City adopted plans and policies, and the Capital Improvement Budgeting process.

The following Non-housing Community Development Needs are considered high priorities in the Consolidated Plan:

- Homeless facilities and programs??
- Health and wellness services, especially primary prevention
- Energy efficiency and sustainability improvements
- Programs benefitting youth
- Parks/Recreation Facilities
- Economic Development Assistance to Businesses.

It is likely that the City will use CDBG funding for these types of activities over the next five years. The City will also likely spend CDBG funding on a number of medium Non-housing Community Development priorities over the next five years, if HUD funding levels are not cut significantly. Some of the obstacles to meeting under served Non-housing Community Development Needs include a lack of funding (all needs), the large influx of immigrants to the City (public service needs), being an older City (infrastructure and public facilities needs), and the availability and cost of clean, buildable land (economic development needs).

7.2 Strategic Plan Component: Affordable Housing

The City of New Bedford has identified significant housing needs within the community. The strategy for Housing over the next five years is predicated upon several factors. The City's aging housing stock and lack of readily developable land along with limited resources poses an extreme challenge to meet the growing affordable housing needs in New Bedford.

and housing within its jurisdiction. In reviewing these factors the City will focus its efforts on the following affordable housing strategies:

- The creation of affordable homeownership units. This will occur in both single unit and two- to three-unit structures. Ownership of a two- or three-unit structure provides an income stream to assist the homeowner with the mortgage payment through the rents collected in the rental unit.

- Rehabilitation of existing rental and homeownership units to meet housing and building codes.

- Conversion of non-residential properties into affordable housing units

- Removal of lead-based paint hazards and other hazardous conditions such as asbestos.

- Development of permanent supportive housing for homeless and special needs populations.

- Education and counseling for first-time homebuyers and current homeowners. Homeowner counseling, financial education, and foreclosure prevention counseling address a need in New Bedford. The current economic crisis and increase in foreclosures highlights the increasing need to ensure that renters can learn how to be successful homeowners and that current homeowners have the support needed to stay in their homes The rehabilitation of substandard housing represents one of the highest housing priorities across tenure type and occupancy profile. The City has a substantial number of properties that have high vacancy rates and a substantial number of homes requiring code improvements and general repairs. The City maintains a number of programs to provide assistance to renovate existing housing units.

  In addition owner occupied rehabilitation programs the City provides assistance to developers who rehabilitate and sell to new homeowners, and not-for-profits and others that own and manage rental housing.

  The City directly assists projects that are not likely to receive other forms of assistance and is most likely to assist projects that benefit households earning between 0-30% of the Area Median Income.

homeowners (30% of AMI), remains a high priority. In the last ten years, there have been several significant affordable rental housing initiatives in the City, as well as several Section 202 Projects. In all, over 300 units of new affordable rental housing has been developed or is in the process of development in the city. Still, despite these efforts affordable elderly rental housing remains in demand.

Assistance to owners is an extremely high priority for the City of New Bedford. Homeownership is one way to help stabilize neighborhoods. Supporting both existing and new owner families and individuals, they are empowered to influence and create community livability and viability. The foreclosure and housing crisis, along with the severe economic downturn has complicated this strategy by decreasing the pool of qualified low and moderate income buyers. However, these conditions have also resulted in a major correction in what we believe was an over-inflated housing market, particularly the multi-family market. But by using all the resources at our disposal and building on the relationships we have developed with banks and loan servicers during this housing crisis, we believe we can help to move a substantial number of qualified low and moderate income citizens into sustainable home ownership. Downpayment and closing cost assistance, rehabilitation assistance and gap programs administered by the City assist in the development of homeownership opportunities. The City also assists several CHDO's that have concentrated efforts on the rehabilitation of distressed housing for homeownership opportunities.

In reviewing the Housing needs of income categories, lower income households are experiencing the greatest housing needs.

Very Low-Income Households (< 30% Area Median)
According to recent population and demographic data, the vast majority of our income-eligible population (household at 80% or less of AMI) falls into this extremely low income category—76%. Over 80% of renter and owner households in this income category are experiencing housing problems. Strategies to address these needs include:

- Public housing units should be improved and maintained for those families and individuals with the greatest need.
- Continuation of existing Section 8 vouchers are essential. Mobility and portability efforts should be increased.
- Support facilities and services should be made available to all families living in subsidized housing but particularly those at the very lowest incomes.
- Support programs to assist owners and developers of rental housing targeted to very low income households.

a certain number of very affordable units for people at this income level.

Low-Income-Households (31 - 50% Area Median)

This income level was also experiencing a disproportionate need. Over 50% of renter and owner households were experiencing housing problems. Strategies to address these needs include:

- Continued and expanded support of specialized homeownership opportunities.
- Expand assistance to owner occupants.
- Increase the number of handicap accessible units
- Develop and increase programs which increase self-sufficiency to to lessen the reliance on public subsidies.

Moderate Income (51 - 80% Area Median)

Households earning between 51% to 80% of the Median Income represent 41% of all households. Primary attention should be paid to maintaining existing housing affordability and creating equity through homeownership opportunities.

- Support rehabilitation of existing housing for renters and owners.
- Encouragement of homeownership opportunities.
- Increase the number of accessible units for persons with disabilities.

Issue: Affordable Housing

Goal: Increase opportunities for low-income households to maintain homes.

Activity #1: Provide assistance to owners of existing affordable owner and renter housing.

Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
DH-2 Provide housing rehab loans to 50 low and moderate income households to assist in bringing their property up to regulatory codes.	10households assisted	10households assisted	10households assisted	10households assisted	10households assisted
DH-2 Provide loans for the development, acquisition and rehabilitation of rental housing assisting a total of 150 units. Utilizing CHDOs and for-profit developers	30 units	30 Units	30 Units	30 Units	30Units
DH-2 Provide loans and grants for the abatement of hazardous materials including lead based paint and asbestos to assist 75 units of housing.	15 units	15 units	15 units	15 units	15 Units
DH-2 Provide loans and grants to owner-occupied and rental housing for weatherization and energy efficiency	15 units	15 units	15 units	15 units	15 units
DH-1 Provide support services that educate renters and promote housing rights.	Provide funding for direct counseling and technical assistance to low-income renters regarding tenant/landlord issues. Provide funding for public education and information to the public regarding fair housing and landlord/tenant issues.				

Activity #2: Increase the range of housing options and ...

Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
SL-1 Increase the number of housing units that are handicap accessible by a total of 50 Units	10 units	10 units	10 units	10 units	10 Units
DH-2 Provide loans and assistance to develop 25 permanent housing units for those individuals and families previously homelesd and/or disabled.	5 Units	5 Units	5 Units	5 Units	5 Units

Activity #3: **Increase homeownership opportunities for low and moderate income populations**

Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
DH-1 Invest in programs that reach LMI households seeking homeownership through programs offering pre-purchase, post purchase as well as budget and credit related counseling	200 households	200 households	200 households	200 households	200 households
DH-2 Provide loans and assistance including down payment/closing cost/gap financing and rehabilitation loans to 100 first time homebuyers.	20 Units	20 Units	20 Units	20 Units	20 Units
DH-2 Support programs that acquire and rehabilitate substandard housing and resell rehabilitated units to low- and moderate-income first-time homebuyers.	3 households	3 households	3 households	3 households	3 households

7.3 Strategic Plan Component: Homelessness

Despite ongoing and consistent efforts to address the critical housing and service needs faced by those experiencing or threatened with homelessness in New Bedford, homelessness remains a persistent threat to many residents. These citizens may be unemployed or underemployed, living with domestic violence, struggling with mental illness and/or chemical addiction, or have some other disabling condition or adverse life circumstance. The City of New Bedford is committed to formulating a clear response and proactive position to address and eradicate homelessness within the City.

statistical and anecdotal data collected through the City's Homeless Service Provider's Network (HSPN—its membership component of its Continuum of Care), statistical data from the Residential and Non-Profit Surveys conducted within the City in December of 2009 (and further discussed in Section 6), the Mayor's 10 Year Plan to Address Homelessness and the City's 2009 Continuum of Care Exhibit 1 detailing process, policies, strategies, services, priorities and gaps in addressing homelessness. This information is carefully blended into this Consolidated Plan as a Homelessness Strategy that will assist individuals and famlies facing homelessness and housing insecurity in whatever form and level of severity they present, along the entire continuum of care and beyond.

Strategy for helping low income families avoid homelessness and a strategy for reaching out to those threatened with homelessness by assisting with individual needs. The City's strategy for homeless prevention for both individuals and families experiencing either episodic or chronic homelessness centers on two points: prevention related to housing and prevention related to personal capacity. This strategy goal includes an articulation of two activities that are intended to provide assistance to individuals and families to ensure they are not compelled by circumstances—either related to their housing situation or their personal situation—to be rendered homeless.

Such activities related directly to housing can include utility assistance and rehabilitation assistance to housing units as well as rental assistance to stave off evictions thereby providing an opportunity to stabilize the personal and housing issues that may have precipitated such eviction. The second type of activity related more directly to personal factors can include supportive advocacy with respect to mainstream resources and counseling related to substance abuse, domestic violence issues, and other such indicators of homelessness.

Strategy for addressing emergency and transitional housing needs of those experiencing homelessness. Emergency shelters serve as the entry point for housing within the City's Continuum of Care system while transitional housing—residences that accommodate individuals and/or families for no greater than 24 months—provide an opportunity to assist persons with the shift between crisis and stability. While acknowledging that the emphasis is and should be on permanent housing, these transitional facilities are a substantial component of our

Housing First model of care, and will need to be supported as long as they remain integral to the system.

However, this plan targets most homelessness resources toward homelessness prevention, shelter diverson, and rapid rehousing.

Strategy for facilitating the movement of those experiencing homelessness through the continuum to permanent housing and independent living. Although emergency and transitional housing have played and continue to play important roles within the Continuum, permanent housing for homeless families and individuals has consistently been ranked as the highest housing need by the City's Homeless Service Provider's Network since 1998—and has historically been the focus of the City's applications for federal homlessness funding under the McKinney-Vento Continuum of Care program. Five out of eight of our Supportive Housing Program projects are for permanent housing, representing 75% of the funding allocation awarded through the Continuum of Care process.

This strategy, then, acknowledging the importance of such movement into permanence and independence, identifies two activities that support such a goal: equipping individuals and families with the life skills and capacity needed to sustain such permanency and increasing permanent housing units for those experiencing homelessness. As was the case with preventing homelessness, these two pieces of this particular strategy—one related to housing and the other related to personal conditions and capacity—fit together in creating a coordinated response that will successfully alleviate and eradicate homelessness in the City of New Bedford.

The charts on the following pages further discuss these strategies, activities and specific outcomes intended for each over the period 2005-2010.

Strategy for Chronic Homelessness

The City of New Bedford has adopted a comprehensive strategy to address chronic homelessness. The OHCD has been the lead entity for the creation of the Ten Year Plan to End Homelessness, the creation of a regional entity under the Commonwealth of Massachusetts' regional network initiative, lead entity for the COC and the Homeless Service Provider's Network and the Sponsor and lead entity for the Supportive Housing Program NOFA process. In addition, OHCD has also successfully implemented the Homeless Prevention and Rapid Rehousing Program (HPRP). The above initiatives, together with the

chronic homelessness:

Create new permanent housing beds for chronically homeless individuals.

Use permanent housing bonus money to establish five new beds per year for the chronically homeless.

Focus on low-barrier rapid rehousing with supportive services. Increase percentage of homeless persons staying in permanent housing over six months to at least 77 percent.

Increase case management services for substance abuse and the mentally ill population.

Advocate for longer term case management, reduce barriers to permanent housing, and obtain private resources to leverage innovative approaches.

Increase percentage of homeless persons moving from transitional housing to permanent housing to least 75 percent.

Add capacity to the permanent supportive housing inventory.

Increase percentage of persons employed at program exit to at least 25 percent.

Place a greater emphasis on accessing resources at local career centers, incorporate work-readiness into individualized service plans, and provide more job training services.

Emphasize job training efforts at emerging job sectors.

Decrease the number of homeless households with children.

Try to increase the number of family units with state and federal financial assistance

Apply for permanent housing bonus funds to create new supportive housing units for families.

HEARTH Act

On May 20, 2009, President Obama signed into law a bill to reauthorize HUD's McKinney- Vento Homeless Assistance programs. The bill was included in the Helping Families Save Their Homes Act. The McKinney-

legislation includes two major changes to federal homeless programs:

Increased Prevention – The HEARTH Act will provide increased resources to communities for prevention and re-housing targeted to those who are at risk of homelessness, including people who have extremely low incomes and are doubled up, living in a hotel, or have a precarious housing situation. The bill will change the current Emergency Shelter Grants Program to the Emergency Solutions Grants (ESG) Program, and almost double the amount for ESG to 20 percent of the total for homeless assistance. The new ESG program served as a model for the Homelessness Prevention Fund included in the American Recovery and Reinvestment Act.

Family Rapid Re-Housing Incentive – The Act requires that HUD provide incentives for rapid re-housing programs for homeless families. Rapid re-housing programs have been successfully used in numerous communities to significantly reduce family homelessness. By dramatically reducing the length of time that families are homeless, rapid re-housing programs ensure a quicker return to stability and self-sufficiency

Issue: Homelessness

Goal: Prevent episodic and chronic homelessness for individuals and families.

Activity #1: Provide assistance to individuals and families to ensure that that they can remain in their existing housing and are not compelled by circumstance to be rendered homeless. [1]

Prevention of homelessness is an identified "high" priority within the Consolidated Plan. Preventative measures can be undertaken on several levels including fuel bank assistance, emergency rental assistance, rental subsidies, housing rehabilitation that brings a housing unit up to building code and HUD's housing quality standards.

Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
SL-1 Provide various types of support services and assistance to households threatened with homelessness including fuel assistance, legal assistance, employment & training, access to mainstream, resources, counseling, etc.	500 households assisted	500 households assisted	500 households assisted	500 households assisted	500 households assisted
SL-1 Provide rental assistance to 135 households to avoid eviction and homelessness	Rental assistance: 20 households assisted	Rental assistance: 20 households assisted	Rental assistance: 30 households assisted	Rental assistance: 30 households assisted	Rental assistance: 35 households assisted
SL-1 Support food assistance	1000 individuals provided with food	1000 individuals provided with food	1250 individuals provided with food	1250 individuals provided with food	1500 individuals provided with food

Issue: Homelessness

Goal: Provide for the emergency and transitional housing needs of those experiencing homelessness.

Activity #2: Provide 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.

The improvement and operational support of emergency shelter and transitional housing assistance is identified as a "high" priority within the Consolidated Plan. Such improvements may include the maintenance of existing facilities and ongoing operational support.

Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
SL-1 Support the operation of emergency and transitional facilities so as to ensure that such housing is provided to 5,000 homeless individuals.	Operational support for homeless facilities assisting 750 individuals	Operational support for homeless facilities assisting 750 individuals	Operational support for homeless facilities assisting 850 individuals	Operational support for homeless facilities assisting 1250 individuals	Operational support for homeless facilities assisting 1400 individuals

Issue: Homelessness

Goal: Facilitate the movement of those experiencing homelessness through the Continuum of Care into permanent housing and independent living.

Activity #1: Foster housing stability for formerly homeless families and individuals

Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
SL-1 Provide funding for a variety of supportive services to enable homeless families and individuals to obtain and sustain permanent housing	500 households	500 households	500 households	500 households	500 households

The City of New Bedford's homeless strategy additionally includes a number of goals/activities that, although are not related directly to the provision of outputs through entitlement funding, are nonetheless central to the development of a comprehensive strategy. Such strategies and activities include:

- Developing and maintaining an advocacy agenda and strategy to review and address government policies that adversely affect those experiencing or at risk of homelessness

- Increase development capacity of local agencies, CHDOs, etc. to

- Create a collaborative relationship with landlords in renting to individuals and families threatened with homelessness.

- Increase public awareness and understanding for homelessness in the City of New Bedford

- Strengthen the work and membership of the City's Homeless Service Providers' Network, the membership component of Exhibit 1 of the Continuum of Care.

- Continue exploring and strengthening discharge policies from institutional structures so as to prevent homelessness.

7.4 Strategic Plan Component: Other Special Needs

The needs of the City's special needs population have been reviewed as part of the Continuum of Care process in addition to the analyses undertaken by the various supportive housing and services providers serving the elderly, persons with HIV/AIDS and persons with disabilities. The City supports the production of supportive housing and services to enhance opportunities for persons with special needs. Over the strategy period, specific programs which create housing opportunities for the City's special needs population and services or improvements directed toward reducing isolation or dependency will be promoted.

- Develop additional critically needed flexible housing options principally benefiting very low, low and moderate income persons and families including transitional and permanent housing and increasing the number of housing units accessible to persons with disabilities.

- Provide supportive housing for persons with special needs (e.g persons with HIV/AIDS, the elderly, persons with disabilities.

Goals:

- Develop specific strategies to address legislative issues, increase awareness of supportive housing, promote consumer participation, advance the collaboration of all the players involved in supportive housing, initiate the development of appropriate information systems and monitor the current supportive housing environment.

- Develop a multi-pronged approach to secure future funding for supportive housing. This would include greater involvement in the legislative arena to lobby for supportive housing funding and collaborative efforts between and among housing and service

The City of New Bedford has used CDBG funding to address non-housing community development needs since the inception of the program, and plans to continue to do so in future years. The flexibility of the CDBG program allows the City to use this funding to carry out activities which complement all of the housing activities being carried out with CDBG, HOME and ESG funding. The CDBG funding is used to supplement other funding sources available to the City for community development needs, which are not adequate to address all of the non-housing needs in the City. CDBG funding is targeted to activities, which provide benefit to large numbers of low and moderate-income persons. Table 2B, shows the Priority Need Level, the Unmet Priority Need, the estimated Dollars to Address the Unmet Priority Need over the next five years, and the five-year Goals for all types of Community Development Needs.

Public Facility Needs

The City owns and operates parks and recreational facilities (which include senior centers, youth centers, and neighborhood facilities) and library facilities throughout the City, as well as a number of parking facilities, which are primarily located in the downtown area. All of these facilities require periodic improvements, or replacement. City funding largely through local appropriations has been decreasing each year to fund these activities, and CDBG funding has become an important and vital funding source due to the limitations of City funding. CDBG funding is also being used to finance parks and library facilities, which serve low, and moderate-income areas of the City. The City anticipates that it will continue to use CDBG funding for eligible public facilities over the next five years, most likely for parks and recreational facilities, which are considered a high priority. The City also anticipates that it will continue to use HUD funding (primarily ESG) for homeless facilities, which are also considered a high priority.

Issue: Public Facility Needs

Goal: Ensure a variety of public facilities are available to meet the human development, social service and recreational needs of low- and moderate-income residents.

Activity #1: Development and rehabilitation of public facilities to benefit LMI persons..

Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
SL-3 Provide funding to assist with the development and operation of Community Centers	Public Servicing Funding and Rehabilitation Assistance				
SL-3 Provide funding to assist with the development and operation of Parks and Recreational Facilities	Renovate 1 Parks/Recreational Facility	Renovate 1 Parks/Recreational Facility	Renovate 1 Parks/Recreational Facility	Renovate 1 Parks/Recreational Facility	Renovate 1 Parks/Recreational Facility
SL-1 Provide funding to improve public facilities that primarily serve lmi populations.	On going funding to meet needs renovations of public facilities including; ADA compliance and energy effeciency.				
SL-3 Clearance activities to address slum and blighted buildings	Funding to demilish and secure vacant and blighted buildings				

Infrastructure Needs

The City has tremendous requirements to design, build, and maintain its infrastructure (streets, sidewalks, bridges, lighting, sanitary and storm sewers). The repair and replacement of this infrastructure is very important to the City, these types of improvements are predominantly financed with a number of local, County, State, and other Federal

funding sources as well as CDBG funding. The Departments of Public Infrastructure and Public Facilities have averaged approximately $600,000in CDBG funding each year to address infrastructure improvements in low and moderate-income areas. Street, Sidewalk repair as well as park and playground improvements are considered high priority activities in the Consolidated Plan. The City anticipates using CDBG funds for infrastructure improvements over the next five years to address sidewalks, street, and sewer improvements and park and playground improvements.

Issue: Public Infrastructure Needs					
Goal: Improve Public Infrastructure in low and moderate income neighborhoods.					
Activity #1: Renovation of streets, sidewalks and other public infrastructure needs.					
Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
SL-3 Provide funding to improve streets and sidewalks in targeted neighborhoods	Funding to address prioritized streets and sidewalks in LMI areas				
SL-3 Provide funding to improve water and sewer systems in targeted neighborhoods	Funding to replace lead water service in LMI areas				
SL-3 Improvements to vacant and blighted lots to create green space/community gardens	Identify strategic lots in targeted neighborhoods for green space development				

Public Service Needs

The City receives Federal, State, and local funding for health services, employment and training services, environmental services, and human/social services. Since there is more need in the City than theses resources can provide, the City also uses local funding, including CDBG, to provide additional public services for New Bedford residents. Health services, senior services, crime prevention, recreation programs, arts programs, legal services, support services for homeless people, services for immigrants and limited English speakers, , youth employment training, other youth services, and homeless prevention are all currently funded with CDBG, and the City anticipates that it will continue to fund these types of activities over the next five years (if CDBG funding remains at the current level). The City is also seeing a need for assisted housing, as well as a need for increased job training which would help people increase their earning potential.

Goal: Provide assistance to populations with the most critical needs.					
Activity #1: **Renovation of streets, sidewalks and other public infrastructure needs.**					
Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
Support public transportation services for low- and moderate-income persons.					
Support programs to assist victims of crime.	Public Servicing Funding				
Support programs to prevent and mitigate domestic violence.	Public Servicing Funding				
Support programs that assist the elderly.	Public Servicing Funding				
Support programs to assist Youth programs.	Public Servicing Funding				
Support programs to provide employment training.	Public Servicing Funding				
Support programs to assist child care activities.	Public Servicing Funding				
Support programs to assist homeless activities.	Public Servicing Funding				
Support programs to assist health care activities.	Public Servicing Funding				
Support programs to assist bi-lingual and immigrant service activities					

Economic Development Needs

Goals and Objectives

New Bedford has established an economic development strategy and has begun the process to diversify its economic base to capture the emerging industries of the new millennium. The city's recent momentum has established a solid foundation for future growth that builds on a coastal location, preserves historic legacy, and expands cultural and workforce opportunities. While much has been accomplished, it is critical to establish a comprehensive framework to build on and sustain the recent success.

The following goals and objects recognize current strategy, planning, and challenges and are intended to provide a path for continued economic growth into the next decade:

1. Expand and secure recent success in developing emerging technology sectors such as marine science and technology

Coordinate efforts on a regional basis

2. Fully enact a comprehensive development strategy that links underperforming and potential development sites (such as brownfields, business park sites, and historic mills) throughout the city with opportunities for emerging sector development to increase and stabilize the commercial tax base and create jobs

3. Continue to foster sustainable development projects that have the ability to catalyze economic growth within targeted neighborhood commercial and development districts through both jobs created during construction and the creation of permanent jobs for New Bedford citizens

4. Increase support to and services to existing and small businesses that strengthen neighborhood commercial districts throughout the city and create new job opportunities for New Bedford families

5. Support traditional harbor industries in fishing, seafood processing, and supporting industries and capture new opportunities to diversify the ports economy in sectors such as short sea shipping, alternative energy, tourism, and recreational boating

6. Fully develop the creative economy and cultural tourism as the leading edge growth sector that not only represent significant potential for job creation and revitalization, but also as the most effective way to tell the stories of New Bedford's past, present, and future

7. Provide workforce development and training that aligns with emerging growth sectors

8. Continue to foster a transparent and efficient business friendly environment

9. Enhance and further develop current efforts of the City to communicate a positive message for economic growth opportunities that will continue to build on our momentum and tell our story—*New Bedford is a good place in which to invest, do business, visit, and raise a family.*

The New Bedford Economic Development Council (NBEDC), the

activities in New Bedford. The NBEDC is a non-profit organization comprised of a 250 member Council of successful leaders in business, education and government led by a 9 member Board of Directors. The council considers its advisory role seriously and in conjunction with the Mayor's office sets the agenda for the city's key strategic economic development areas.

The City and its sub grantees have used CDBG funding for economic development activities in past years, and it is anticipated that they will continue to do so over the next five years. CDBG funding is primarily used for the rehabilitation or development of commercial properties, or for direct financial assistance to businesses.
These activities help the City retain and attract businesses, and also help to create jobs for City residents. Businesses that receive CDBG funding must either have a low/moderate income service area, or create jobs for low/moderate income persons. The City will also try to attract high-tech businesses biotech and other, which create living wage jobs, and also provide technical assistance to small and emerging businesses.

Issue: Economic Development Needs

Goal: Improve Public Infrastructure in low and moderate income neighborhoods.

Activity #1: Provide Grants and Loans to create/retain jobs for LMI persons

Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
Provide direct loans to 60 businesses to create/retain 100 jobs	10 Loans 20 jobs created or retained	10 Loans 20 jobs created or retained	10 Loans 20 jobs created or retained	10 Loans 20 jobs created or retained	10 Loans 20 jobs created or retained
Provide direct loans to micro-enterprises	5	5	5	5	5
Provide direct and technical assistance to existing and developing micro-enterprises	15 Persons assisted	15 Persons assisted	15 Persons assisted	15 Persons assisted	15 Persons assisted

Planning Needs

Over the next five years the City plans to use CDBG and local funding to pay for planning needs in New Bedford, which help the City determine where to target its investments. Planning activities include updating sections of the Comprehensive Plan, completing small area plans and specific project plans, administering zoning and land use regulations, and completing historic and environmental reviews. CDBG

income areas of the City, and also [illegible] environmental and historical reviews.

Issue: Planning Needs					
Goal: Ensure that all community planning efforts include the participation of neighborhood stakeholders, including low- and moderate-income residents.					
Activity #1:					
Intended Activities and Outcomes					
5 Year	**Year 1 of Action Plan**	**Year 2 of Action Plan**	**Year 3 of Action Plan**	**Year 4 of Action Plan**	**Year 5 of Action Plan**
Provide administrative support to promote community planning initiatives	Planning and Administration funding				

Fair Housing

The City will continue to ensure equal housing access for all persons regardless of race, color, religion, sex, handicap, familial status or national origin.

Strategies:

- The City will annually review the Analysis of Impediments to Fair Housing and implement reccomended changes to ensure overall compliance with goals and strategies.
- The City will contiune to fund legal advocay services that are directed to lmi individuals and families that are experiencing fair housing abuses

7.6 Strategic Plan Component: Barriers to Affordable Housing

New Bedford, while considered an affordable housing community within Massachusetts, nonetheless is part of the Massachusetts housing market, which has been well-documented as one of the most expensive in the country. The National Low-Income Housing Coalition released a study during the height of the housing boom which identified Massachusetts as having the second least affordable rental housing in the nation. Though downward trends in housing prices nationwide have not excluded many parts of the Massachsuetts market, including New Bedford. This is epsecially true for small multi-family properties which dominate the local market. This precipitous [illegible] small multi-family market, fueled by the foreclosure crisis

allowed more people to enter the market, but the low prices have attracted local and regional speculators who may not have the neighborhoods' interests in mind when purchasing these discounted properties. Indeed a very small number of investors has already had a disproportionate impact on the ability of non-profit developers to acquire and rehab properties for affordable and special needs housing. Additionally, the rash of foreclosures has dramatically increased the number of vacant and abandoned properties throughout the city, but particularly in our target areas.

The reasons for the high cost of housing in this area are diverse and complex, but many researchers have identified tax policies and land use regulations and contributing factors. New Bedford is challenged due to limited developable land. In addition, property taxes are comparatively high and a disproportionate tax burden is placed on residential property owners.

However, New Bedford has traditionally been able to minimize barriers to affordable housing. Property costs in New Bedford, remain one of the lowest in the state. Nevertheless, the cost of affordable housing production remains extremely high in New Bedford. As a result, the City of New Bedford continues to work to eliminate barriers that may limit the production or feasibility of affordable housing construction that are within the capacity of local government to address.

Strategies

- The City will continue to review and update its zoning regulations and governmental policies and community attitudes on housing affordability.

- Support efforts to educate the public about the value of affordable housing in terms of community and economic diversity.

- Continue to develop strategies that allow for and encourage mixed-use development within the downtown business district.

  The City is is undertaking its first Master Pan process in over 30 years and is completely rewriting and updating its zoning ordinances and policies. This review was undertaken several years ago in the downtown business district.Previously, residential use was not allowed without a special zoning variance. The City approved an overlay district within the downtown business district to allow residential uses on the upper levels of commercial building while retaining commercial uses on the first level. This changed has

- Continue the development of zoning overlay districts to allow changes in zoning to promote economic development in targeted revitalization areas.

  The City has also been proactive in granting overlay districts to promote residential development while retaining commercial uses. Recently the City implemented an overlay district within a waterfront redevelopment area that will pave the way for 200 units of mixed income, mixed use development contiguous to public transportation.

7.7 Strategic Plan Component: Lead-Based Paint Hazards

Over the next five years, the City of New Bedford intends to continue to implement a comprehensive policy to significantly reduce the lead-based paint hazards in all privately owned housing. This effort shall continue to be the product of a public/private planning process that considers health, housing conditions and financial resources in the formulation of public policy.

This Strategy is a synthesis of four broad goals:

- Strengthen efforts to educate the public and private sector about lead paint poisoning hazards.

  The City will continue participate in Lead Hazard awareness seminars co-sponsored by the UMASS Lead Prevention Program. The University of Massachusetts Lead Paint Prevention Program works closely with the City's Office of Housing and Community Development to coordinate education, training and funding initiatives to address lead based paint hazards in the community.

- Incorporate lead paint information and notification procedures into all City operated and sponsored housing and public service programs.

  The City will continue to provide information and notification to existing homeowners, residents of rental housing and potential first time homebuyers regarding the hazards of lead based paint.

- Promote programs that provide financial assistance to delead rental and homeowner housing units.

The City's Office of Housing and Community Development will continue to work collaboratively with the UMASS Lead Prevention. The UMass program has previously applied for and received HUD funding through the Lead

assistance to homeowners; including assistance with gap financing.

The City maintains a Lead paint Reimbursement Grant to assist eligible property owners to de-lead their properties. This program has been extremely successful and provides assistance to LMI property owners as well as a financial incentive to landlords to delead their properties.

The City's Neighborhoods First - In addition to down payment and closing cost assistance, this program provides rehabilitation funding. Potential First time homebuyers that are seeking funding to purchase rental housing are provided with information regarding the hazards of lead based paint. In addition, any units that will be occupied by children under the age of 6 are required, as a condition of the program, to have the unit deleaded. The rehabilitation funds are utilized to assist with the deleading process.

7.8 Strategic Plan Component: Anti-Poverty Strategy

The City of New Bedford is one of poorest municipalities in the State. 23 percent of New Bedford residents are currently in poverty, according to the American Community Survey. This compares to 17% in 1990. Within different race and ethnic categories the numbers are even higher. 44 percent of Hispanic residents live in poverty compared to 32 percent of African-Americans ; 21 percent of white residents live in poverty.

Employment/Unemployment is a direct indicator of poverty. Recent unemployment data, consistent with historic data, reflects a wide gap between the state and city unemployment rates. The unemployment rate in New Bedford ranged between 6 and 8 percent between 2001 and 2007, and was generally about 2 percentage points higher than the statewide rate. However, in 2008 the unemployment rate in New Bedford increased to 10% and in 2009 it increased to more than 14 percent, while the statewide rate was more than 8 percent.
Education and educational attainment is directly correlated to employment. The 2008 American Community Survey reported that 65% of New Bedford residents have a high school degree (up from 58% in 2000) and 18% have a bachelor's degree(up from 11% in 2000). By comparison, educational attainment statewide is considerably higher; 88% have a high school degree (up from 84% in 2000) and 38%bachelor's degree(up from 31% in 2000).

Goals Programs, and Policies For Reducing Poverty

- Two key components of helping people attain self-sufficiency are employment and housing.

Employment Strategies include:

- The City will continue to work with New Directions , the City's Workforce Investment Act (WIA) Agency to provide job education, micro-enterprise training and employment placement assistance to low and very low-income persons.

- Expand job availability for low-income persons through the enforcement of the Section 3 initiative, which mandates that contractors on federally-funded construction projects attempt to recruit low-income subcontractors and employees.

- Promote financial assistance to low and moderate income persons for the development of micro-enterprise businesses

Housing Strategies include:

- Support Low-income Housing Tax Credit and similar projects that incorporate housing and/or services for poverty-level households.

- Support programs to assist with the prevention of expiring use projects.

- Continued support for homeless advocacy and homeless prevention programs.

- Promotion of homeowner rehabilitation programs that target very low-income homeowners to ensure that properties meet building codes and assure continued occupancy and thereby reducing potential for homelessness.

In addition to the employment and housing strategies the City will continue to support transportation and child care services that help people access employment and services.

Recognizing that limited Consolidated Plan dollars should be focused where the need is greatest, New Bedford gives preference to projects that directly benefit low and moderate income residents or serve low and moderate income neighborhoods. This strategy will enable scarce resources to be directed in order to best serve those who have the greatest need, including the greatest concentrations of poverty.

7.9 Strategic Plan Component: Institutional Structure

New Bedford's institutional structure provides a sound basis for

The development of increased affordable housing opportunities, and meeting the city's community development needs relies on all the financial and human resource commitment of partners.

City/Public Agencies

Leadership in policy and program development is a primary role for the City. The City's established citizen participation mechanisms provide a sound basis for community involvement. Cultivating new community partnerships creates innovative opportunities for expanded community development.

The City of New Bedford's Office of Housing and Community Development (OHCD) is the lead administrative agency for the Consolidated Plan programs. The OHCD provides fiscal and regulatory oversight of all CDBG, HOME, ESG, and McKinney funding sources as well as other Federal and State grants for housing, economic, and community development. Within each of the priority funding areas, activities will be completed and managed by a diverse team of public, private, not-for-profit, and institutional partners. The lists below identify some of the principal partners for each priority funding area.

The New Bedford Public Housing Authority (NBHA) is a principal owner and provider of affordable housing. NBHA owns and operates all of the City's public housing stock, administers the Section 8 Certificate and Voucher Program, and provides special housing and supportive service programs in conjunction with area service providers. The NBHA has received multiple awards and national recognition as one of the premier PHA's in the nation. Unfortunately, like most large urban areas, demand for affordable housing exceeds supply. As a result, there is currently a lengthy waiting list for PHA housing availability. The City's Office of Housing and Community Development work closely with the NBHA staff on mutual issues that affect neighborhood housing, as assistance to clients, availability of scarce resources, and mutual program opportunities.

The Massachusetts Department of Housing and Community Development (DHCD), Massachusetts Housing Finance Agency (MHFA), Massachusetts Housing Partnership (MHP), offer a number of programs that assist in making housing affordable in New Bedford. Home ownership, home improvement, multifamily development and rehabilitation, and capacity building programs are all offered by these agencies and participated in by the City.

The U.S. Department of Housing and Urban Development (HUD) works with the city, and monitors the local use of federal housing funds. It

For-Profit Organizations

The financial lending institutions, private real estate developers, and realtors will continue their involvement in promoting and development of affordable housing. Lending institutions provide first mortgage resources in tandem with City resources to build or rehabilitate affordable housing, provide first time home ownership opportunities, and provide economic development incentives that result in the creation of jobs. Their participation has been critical in many of the City's housing and economic development programs and projects. Private real estate developers also participate in the City's revitalization efforts, providing partnership opportunities with neighborhood based non-profit organizations in the creation of housing and small business commercial space. The Greater New Bedford Board of Realtors (GNBBR) works closely with the City's Office of Housing and Community Development in promoting Saint Paul neighborhoods, and regularly refers clients for neighborhood specific information and First time homebuyer programs. . The GNBBR also co-sponsors several first time homebuyer seminars with the City;s Office of Housing and Community Development. The seminars typically attract between 60-75 participants for each 3 night session.

Non-Profit Organizations

The City of New Bedford is fortunate to have a dedicated and professional group of non-profit entities to carry out housing, community and economic development activities. The City works closely and provides funding and support to the non-profit sector to provide the initiative, direction, and direct project implementation in the development of affordable housing. Non-profits are also getting increasingly involved in the revitalization of neighborhood business strips. Non-profit developers participate in locally based planning and production, as well as a variety of housing and related support services. Their proven track record has, in many instances, attracted the needed investment dollars from the private sector, thereby providing the needed link that produced successful collaborations.

7.10 Strategic Plan Component: Coordination

The City of New Bedford maintains a leadership role in bringing together units of local government from the entire New Bedford Area to share information, discuss needs, collaboration opportunities, and funding priorities. To achieve its housing and community development goals, the City must rely on several of its departments and agencies, the Housing Authority, housing and public service providers, agencies meeting the needs of the homeless and special needs population, and other community partners.

to coordinate affordable housing in initiatives. The City's Office of Housing and Community Development works closely with federal, state, local government agencies, private and public developers, community groups in the development of affordable housing. Coordination with city residents is enhanced by the Neighborhoods United, a collection of city neighborhood associations that meets monthly and acts as a liaison between the neighborhoods and the City's administration. Neighborhoods United is successful in promoting efforts to gear administrative actions to specific neighborhood needs and to promote citizen involvement in crime prevention activities and neighborhood revitalization. The City has returned to the concept of community-based policing.

Second, there exists a diverse and highly experienced non-profit and for-profit development community that works effectively on an individual and cooperative basis. The City's Office of Housing and Community Development coordinates and previously chaired the Homeless Service Provider Network, a collection of over 50 non-profit agencies that work to prevent and address homelessness within New Bedford. This entity successfully coordinates the City's Continuum of Care. Since 1996, the City has applied for and received over $17 million in competitive McKinney-Vento Homeless assistance. The success of the Continuum would not be possible without these determined agencies.

Third, New Bedford has an extremely effective and competent Public Housing Agency, and sound public housing stock. Fourth, the City has an organized citizen participation process in place, which provides an open and coordinated communication structure. Finally, and most importantly, there are established working relationships among all of these groups that can make the implementation of community development goals and plans a reality.

Finally, The City has continued to coordinated efforts within the metropolitan region and contiguous communities. The OHCD has coordinated efforts with the Workforce Investment Board(WIB) and its implementing entity - New Directions to foster the development of workforce training and employment opportunities. This has included a direct affiliation to the WIB and the New Bedford Career Center to promote the employment of Section 3 residents. In addition, OHCD has formed the Fall River/New Bedford Housing Partnership, an entity made up of local banks within the Metropolitan region to address the recent foreclosure crisis through preventive educational programs/workshops and new innovative loan programs to assist homeowners facing foreclosure. The Housing Coordinator for the

The OHCD Director has played an active role as a commissioner of the Southeast Regional Planning and Economic District, a regional planning agency that works with community, economic development and transportation planning efforts throughout Southeastern Massachusetts. In addition, in 2009, The OHCD assisted with the formation of a regional homeless network that includes all of Bristol County. The network will help better coordinate, integrate and implement innovative services focused on securing permanent housing options for homeless individuals and families, and ultimately lessen the need for emergency assistance shelters. The City does not receive direct HOPWA funding, but is located within the distribution area of the City of Providence. The City has previously and continues to consult with the City of Providence Planning and Community Development Department in identifying greater areas of needs within the City of New Bedford as it relates to the HIV and AIDS populations.

7.11 Strategic Plan Component: Public Housing

The low-income housing needs of the New Bedford Housing Authority show the same needs as stated in the City's Consolidated Plan. There is a great need for households earning below 30% of the median income (MIA). To meet this need, the NBHA will target more than 75% of all Section 8 Voucher new admissions to families at or below 30% of MIA. At the same time the NBHA will give preference for public housing admission to working families and those enrolled in educational, training, or upward mobility programs in order to deconcentrate poverty and have an income mix at targeted developments. Public Housing residents will have the option of paying income-based rents or flat rents (ceiling rents) to eliminate rent increases that penalize residents who obtain employment. Minimum rents will be $50.00 per month but discretionary minimum rent hardship exemptions will be available. Currently, the NBHA does not offer a Section 8 Homeownership assistance Program. The OHCD has had ongoing discussions regarding the potential to partner with the NBHA to implement a program that would provide homeownership opportunities to NBHA residents. The OHCD currently administers a very successful first time homebuyer program as well as homebuyer counseling. The City will continue to coordinate homeownership efforts with the NBHA.

The NBHA consolidates current funds used for modernization and capital improvement into a Capital Fund, which can be used for the redesign, reconstruction, reconfiguration of buildings; the development of mixed-income finance projects and homeownership activities. The NBHA will continue to use its allocation to modernize its family developments while doing incidental modernization at other developments with limited resources. At the same time the NBHA will use HUD's Energy Incentive

resulting from energy improvements if implements through the installation of more efficient systems. These additional energy saved dollars enable a substantive amount of added capital improvements without impacting on the NBHA's Capital Fund.

HUD's new regulations for NBHA operating funds are intended to shift operating subsidy funding from a housing- authority wide to a project-based system using an asset management model consistent with the practices in the broader private, multi-family industry. Asset management also includes project-based budgeting and accounting, allowing for analysis of revenues and expenditure associated with each property. NBHA is in compliance with the project-based accounting and budgeting and will implement the remainder of the asset management components by Fiscal Year 2011.

Broader Strategies include:

- Reduce time to renovate public housing units
- Maintain or increase Section 8 lease up rates by effectively screen Section 8 applicants to increase owner acceptance of program.
- Leverage affordable housing resources in the community through the creation of mixed-financed housing
- Adopt rent policies to support and encourage work

Regarding Energy Efficiency, the NBHA has been very active in innovative energy conservation practices and received $2.4 million in the Fall of 2009 for energy retrofits and co-generation facilities that will generate sufficient hot water needs for not only two of the largest housing authority properties, but also the local YMCA and Boy's and Girl's club.

8.0Appendix

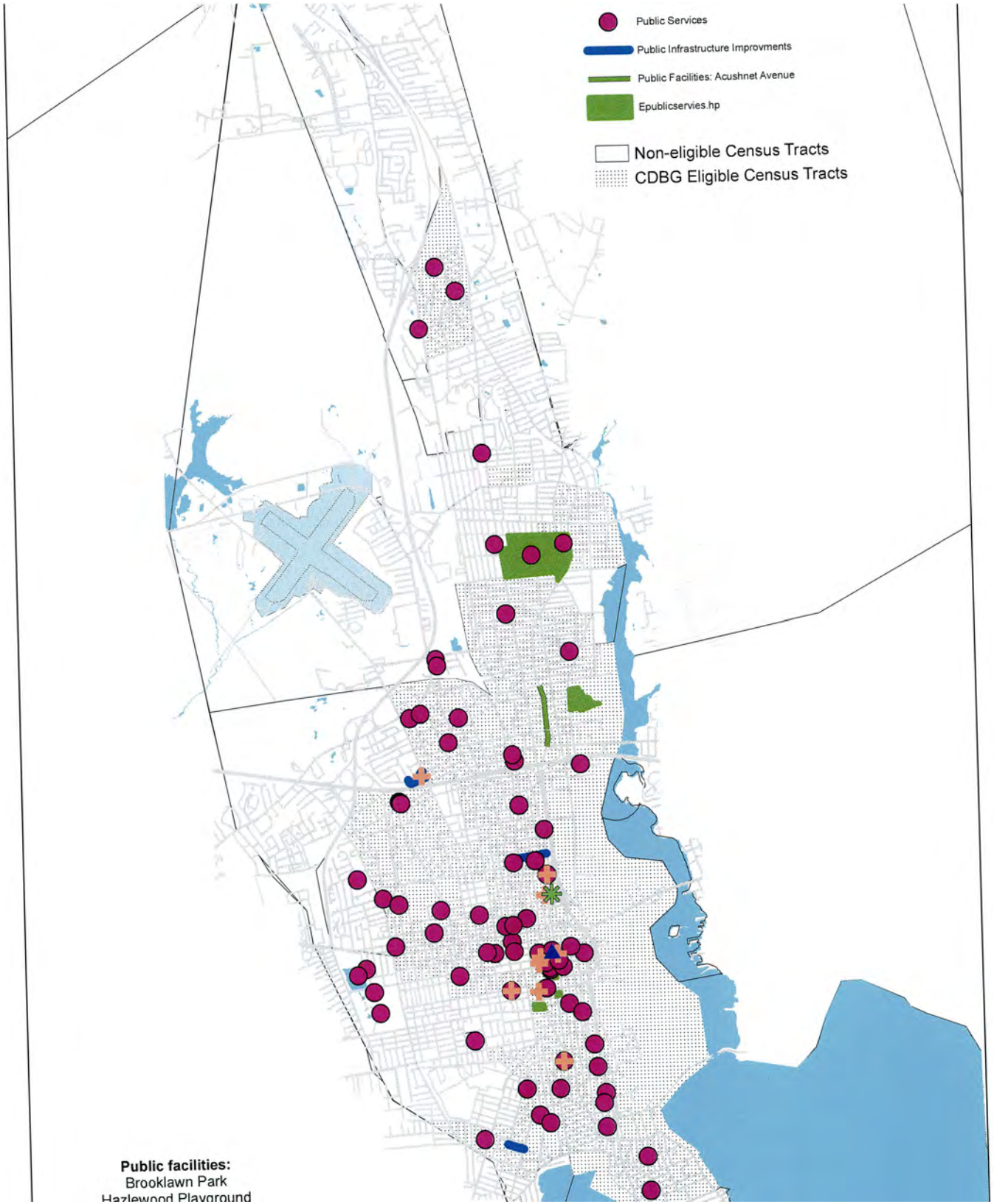
8.1 Mapping

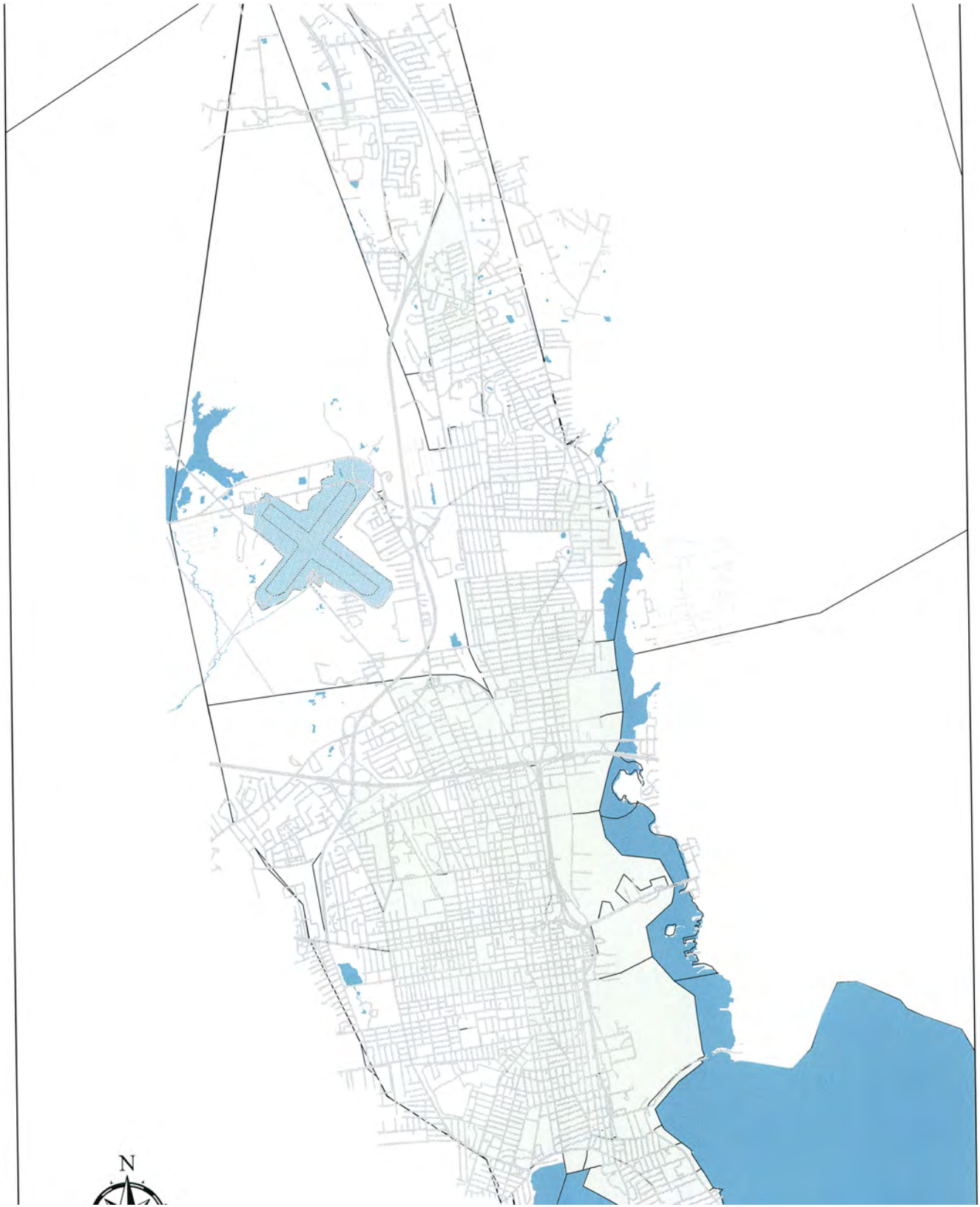
8.2 Charts and Tables

8.3 Public Comment (no comments received)

8.4 Meeting Minutes

8.5 Survey Information


Public Services
Public Infrastructure Improvments
Public Facilities: Acushnet Avenue
Epublicservies.hp
Non-eligible Census Tracts
CDBG Eligible Census Tracts
Public facilities:
Brooklawn Park
Hazlewood Playground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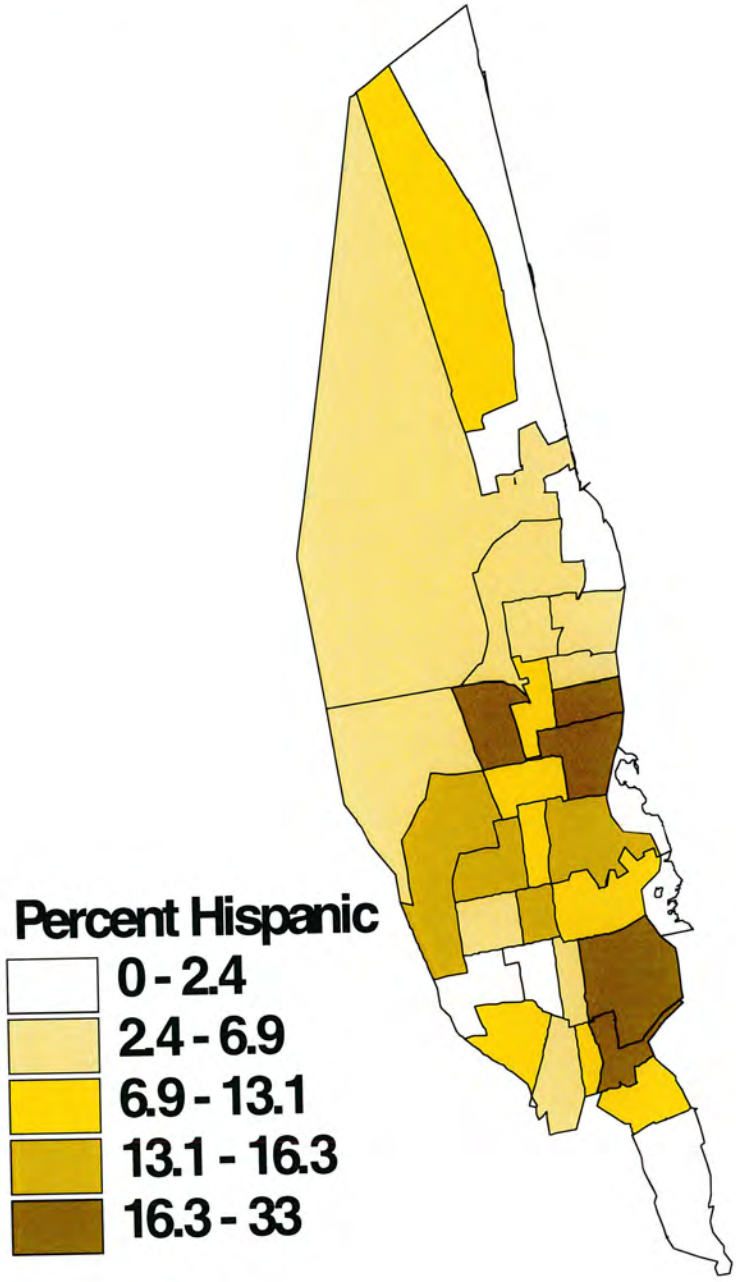
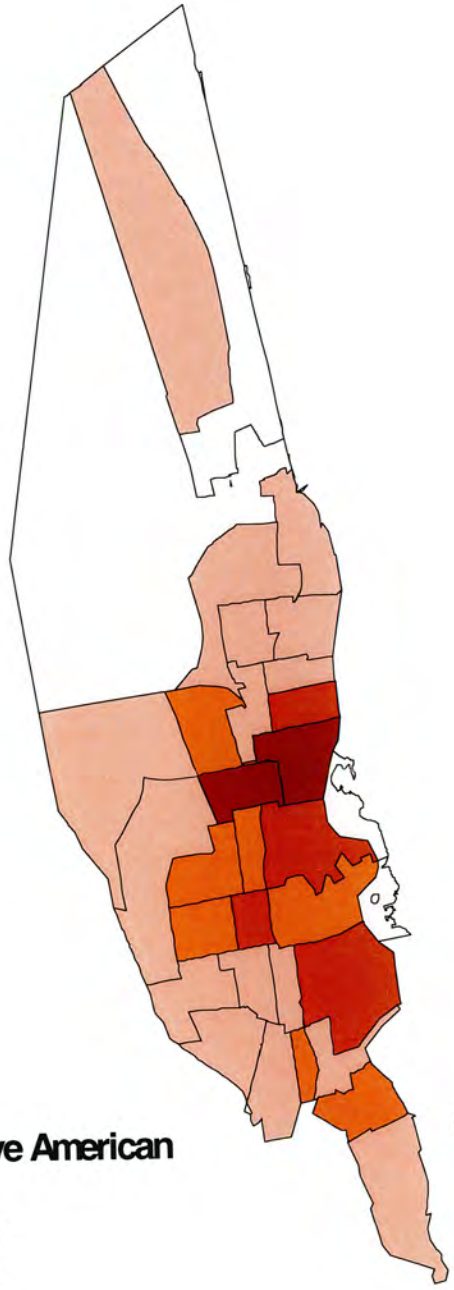
City of New Bedford, Massachusetts
Percent Hispanic by Census Tract



Source: U.S. Census 2000

City of New Bedford, Massachusetts
Percent Native American by Census Tract

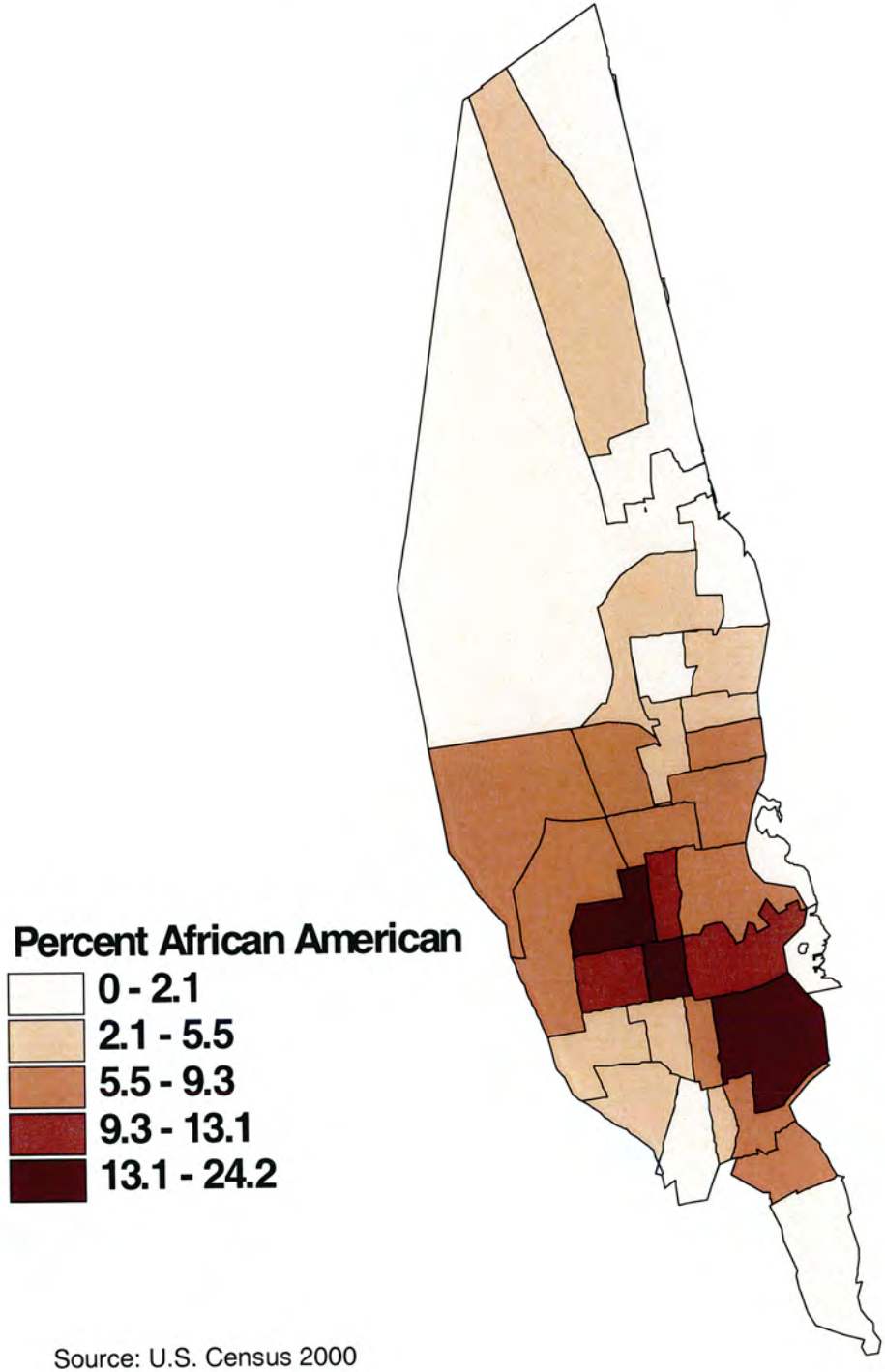


Source: U.S. Census 2000

Percent Native American

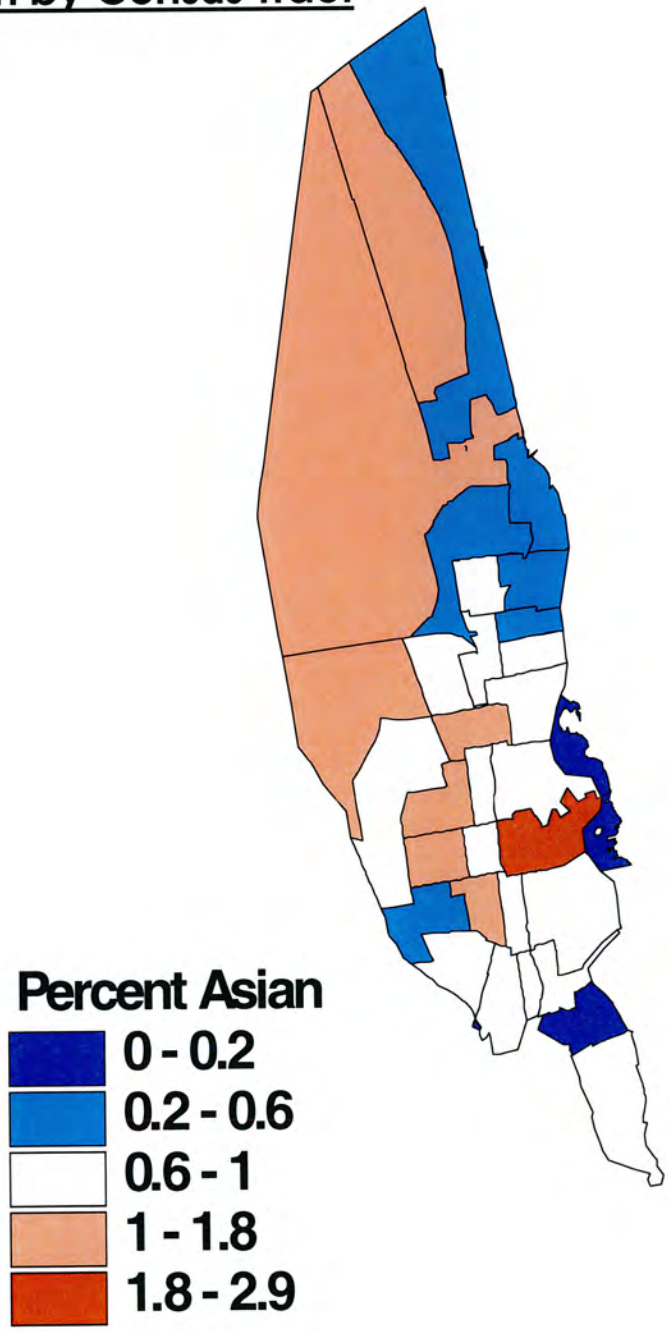
- 0 - 0.3
- 0.3 - 1.2
- 1.2 - 2.4
- 2.4 - 3.9
- 3.9 - 8

City of New Bedford, Massachusetts
Percent African American by Census Tract



Source: U.S. Census 2000

City of New Bedford, Massachusetts
Percent Asian by Census Tract



Source: U.S. Census 2000

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
		Individuals		
Example	**Emergency Shelter**	**100**	**40**	**26**
Beds	Emergency Shelter	36	0	14
	Transitional Housing	251	0	10
	Permanent Supportive Housing	113	19	75
	Total	415	19	99
		Persons in Families With Children		
Beds	Emergency Shelter	113	8	30
	Transitional Housing	31	10	78
	Permanent Supportive Housing	260	15	120
	Total	404	10	70

Continuum of Care: Homeless Population and Subpopulations Chart (from 2009 PIT Count)

Part 1: Homeless Population	**Sheltered**		**Unsheltered**	**Total**
	Emergency	**Transitional**		
Example:	**75 (A)**	**125 (A)**	**105 (N)**	**305**
1. Homeless Individuals	63 (A)	248	98	409
2. Homeless Families with Children	33	11	1	45
2a. Persons in Homeless Families with Children	67	30	4	101
Total (lines 1 + 2a)	**130**	**278**	**102**	**510**

Part 2: Homeless Subpopulations	**Sheltered**	**Unsheltered**	**Total**
1. Chronically Homeless	43	0	43
2. Seriously Mentally Ill	233	28	261
3. Chronic Substance Abuse	303	30	333
4. Veterans	55	2	57
5. Persons with HIV/AIDS	2	0	2
6. Victims of Domestic Violence	87	11	98
7. Youth	0		

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need units	Dollars to Address Unmet Need	Multi-Year Goals	Annual Goals
Elderly	M	30	$2,000,000	20	4
Frail Elderly	M	75	$5,000,000	50	9
Severe Mental Illness	M	75	$5,500,000	50	9
Developmentally Disabled					
Physically Disabled					
Persons w/ Alcohol/Other Drug Addictions					
Persons w/HIV/AIDS	M	10	$1,800,000	20	4
Victims of Domestic Violence	H	15	$2,800,000	30	6
Other					
TOTAL			$17,100,000		32

Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)

Refer to Charts in Strategic Plan Chapter 7.0

TABLE 2A
Household Income <=30% MFI

Housing Needs Table

Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems				Current % of House-holds	Current Number of House-holds
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	2,389
			Any housing problems	63	1,505
			Cost Burden > 30%	62.4	1,491
			Cost Burden >50%	36.9	882
			[redacted]		
		Small Related	NUMBER OF HOUSEHOLDS	100%	2,614
			With Any Housing Problems	77.8	2,033
			Cost Burden > 30%	75	1,960
			Cost Burden >50%	55	1,437
			[redacted]		
		Large Related	NUMBER OF HOUSEHOLDS	100%	359
			With Any Housing Problems	80.5	289
			Cost Burden > 30%	72.7	261
			Cost Burden >50%	44.3	159
			[redacted]		
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	2,114
			With Any Housing Problems	72.3	1,529
			Cost Burden > 30%	71.4	1,509
			Cost Burden >50%	56.1	1,186
			[redacted]		
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	968
			With Any Housing Problems	77	745
			Cost Burden > 30%	76.5	741
			Cost Burden >50%	43.6	422
			[redacted]		
		Small Related	NUMBER OF HOUSEHOLDS	100%	267
			With Any Housing Problems	94	251
			Cost Burden > 30%	94	251
			Cost Burden >50%	85.8	229
			[redacted]		
		Large Related	NUMBER OF HOUSEHOLDS	100%	64
			With Any Housing Problems	53.1	34
			Cost Burden > 30%	46.9	30
			Cost Burden >50%	34.4	22
			[redacted]		
		er hsholds	NUMBER OF HOUSEHOLDS	100%	208
			With Any Housing Problems	87.5	182
			Cost Burden > 30%	87.5	182

Household Income >30 to <=50% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	1,223
			With Any Housing Problems	44.4	543
			Cost Burden > 30%	44.4	543
			Cost Burden >50%	11	135
		Small Related	NUMBER OF HOUSEHOLDS	100%	1,661
			With Any Housing Problems	51.7	858
			Cost Burden > 30%	48.6	808
			Cost Burden >50%	4.5	74
		Large Related	NUMBER OF HOUSEHOLDS	100%	281
			With Any Housing Problems	59.4	167
			Cost Burden > 30%	37.4	105
			Cost Burden >50%	0	0
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	815
			With Any Housing Problems	56.6	461
			Cost Burden > 30%	56.6	461
			Cost Burden >50%	9.1	74
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	1,116
			With Any Housing Problems	30.2	337
			Cost Burden > 30%	30.2	337
			Cost Burden >50%	13.4	150
		Small Related	NUMBER OF HOUSEHOLDS	100%	455
			With Any Housing Problems	77.4	352
			Cost Burden > 30%	77.4	352
			Cost Burden >50%	51.4	234
		Large Related	NUMBER OF HOUSEHOLDS	100%	91
			With Any Housing Problems	95.6	87
			Cost Burden > 30%	91.2	83
			Cost Burden >50%	46.2	42
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	137
			With Any Housing Problems	65.7	90
			Cost Burden > 30%	65.7	90
			Cost Burden >50%	40.1	55

Household Income >50 to <=80% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	618
			With Any Housing Problems	17.2	106
			Cost Burden > 30%	14.9	92
			Cost Burden >50%	1.3	8
		Small Related	NUMBER OF HOUSEHOLDS	100%	1,634
			With Any Housing Problems	12.7	207
			Cost Burden > 30%	9.5	156
			Cost Burden >50%	0	0
		Large Related	NUMBER OF HOUSEHOLDS	100%	444
			With Any Housing Problems	24.3	108
			Cost Burden > 30%	3.4	15
			Cost Burden >50%	0	0
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	1,155
			With Any Housing Problems	23.4	270
			Cost Burden > 30%	18.4	213
			Cost Burden >50%	1.2	14
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	1,310
			With Any Housing Problems	12.3	161
			Cost Burden > 30%	12.3	161
			Cost Burden >50%	2.6	34
		Small Related	NUMBER OF HOUSEHOLDS	100%	1,094
			With Any Housing Problems	58.7	642
			Cost Burden > 30%	57.4	628
			Cost Burden >50%	16.5	180
		Large Related	NUMBER OF HOUSEHOLDS	100%	269
			With Any Housing Problems	63.2	170
			Cost Burden > 30%	60.2	162
			Cost Burden >50%	12.6	34
		All other hsholds	NUMBER OF HOUSEHOLDS	100%	294
			With Any Housing Problems	42.9	126
			Cost Burden > 30%	42.9	126
			Cost Burden >50%	7.8	23

Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Refer to Charts in Strategic Plan Chapter 7.

Summary of Annual Objectives

Refer to Performance Based Charts in Annual Action Plan Chapter 4

Public Forum
Wednesday, December 9, 2009, 6pm
OHCD, 608 Pleasant St. New Bedford

As part of the City's citizen participation process for the Consolidated Plan, Community Development Coordinator Christina Connelly and Director Patrick Sullivan conducted an informal input session with New Bedford residents. The meeting was advertised in the newspaper, on radio, and on cable television. Invitiations were also sent out to CDBG and ESG subrecipients and members of the Homeless Service Providers' Network. The following was discussed.

PUBLIC FACILITIES

A participant mentioned the need to rehabilitation the soccer fields at Brooklawn Park.

Another mentioned the need for intergenerational community centers and more mentoring.

PUBLIC SERVICES

Jean Fox from the local Work Force Investment Board spoke of the need for more adult basic education and ESOL classes. She said waiting lists were very long, especially for ESOL, and that it was an impediment to getting people employed and employable. She said the WIB had instituted an ESOL/ABE pilot program with a work-readiness focus, but it served only 20 people and she would like to see it expanded. It provides one-on-one education, which she said has been shown to be the most effective.

Another participant suggested the schools be opened up at night as community schools for informal educational opportunities for adults and children, a kind of "knowledge exchange" program.

Councillor Lopes suggested a dual GED and Tutoring program at which adults would work toward their GED while their children get homework help and tutoring all in one location, with dinner provided.

HOUSING /HOMELESSNESS & NEIGHBORHOOD

A previous recipient of first-time homebuyer assistance from our office said that one thing she sees lacking is a program to defray the up front costs of energy efficiency retrofits. Most assistance in this area comes in the form of rebates and tax credits, but there is little available to help with the initial outlay. She also mentioned the problem with the very inefficient heating systems in many of the city's multi-family housing, and that it was expensive to replace the systems with efficient central heating systems and that it would take years and years to recoup the investment. She suggested that perhaps the City could institute programs that address gaps in energy efficiency and weatherization assistance.

Ward 6 Councillor Joseph Lopes said he had been hearing from residents of the Goulart Square Neighborhood that there were unaccompanied homeless teens sleeping in Ashley Park. Mr. Sullivan and Ms. Connelly advised that in future he contact OHCD or the HSPN hotline to report such activity so outreach workers can try to intervene and get help for the youth. Ms. Connelly said she had recently been at a meeting at which the subject of homeless youth came up, particularly unaccompanied minors, and that it appeared from school system statistics that the problem was substantial, and that it would be a focus of the HSPN in the coming year.

COMMUNITY FORUM
Gomes School
Wednesday, January 13, 2010

Registered Public Meeting Attendees: Beverly Arline, Serenity Gardens; Jay Avila, Serenity Gardens; Toann Tschaen, Trips for Kids; Christel Phipps, The Women's Fund; Nora Andino, City of New Bedford; Stacey King, Serenity Gardens; Darryl Hill, Serenity Gardens; Cynthia Ricard, Art Therapy; Gail Fortes, YWCA; Lise Turner, WRAP House; Joann Roderiques, Serenity Gardens; Laura Lamontagne, Steppingstone, Inc; Joseph Lopes, Ward 6 Councillor; Bruce Frazer, Mass DMH; Diana Jaynes, Serenity Gardens; Rachael Kolb, Women's Fund; Bonnie Paiva Danzell, community Care Services; Pamela MacLeod-Lima, Women's Center; Janne Hellgren, NCLA; Wendy Bluis, Reflections; M. Ortega; Carmen Vreit, WRAP House; Nicole Nichols, Steppingstone; John "Buddy" Andrade, Old Bedford Village Development Corp; Mayor Scott Lang, City of New Bedford

MINUTES OF MEETING

Meeting began at 6:15pm

Introduction was made by Patrick J. Sullivan, Director of the Office of Housing and Community Development, who discussed the purpose and agenda of the meeting and highlighted some basics of the Consolidated Plan and Action Plan process. He then turned the microphone over to Christina R. Connelly, Community Development Coordinator for a PowerPoint presentation outlining the basics of the CDBG, HOME, and ESG programs. The presentation gave a brief history of the programs, delineated the programs' national objectives and funding priorities, and outlined expected funding levels for the upcoming fiscal year. Ms. Connelly also explained the Consolidated Plan requirement, how it relates to the Action Plan and RFP process, and highlighted the public process OHCD had undertaken to date to get input for both plans.

Mr. Sullivan then took over to present some of the previous year's CDBG, HOME and ESG projects, showing before and after photos, and briefly outlined some of the City's funding priorities for the upcoming fiscal year. He also briefly explained eligible and ineligible activities, proposal requirements, and broke down the previous year's funding allocation by category, pointing out how the funds are fairly evenly distributed among the major program categories.

Ms. Connelly then explained that proposals are due on February 12, and that during the months of February and March is the time for review of the submitted RFPs and thereafter a Draft Plan is published. Proper comment period is then allowed, and after the Draft Plan is submitted to the City Council, which is followed by notices of award of grants, subrecipient agreements/contracts are produced in the month of June and then on July 1, 2009 the programs start.

Mr. Sullivan then opened up the floor to questions and comments.

Cynthia Ricard, Art Therapy for Seniors

Montes Park.

Patrick Sullivan
Mr. Sullivan thanked Joann and the committee for their work on the garden and said both items she asked about were eligible. He encouraged her to apply.

Carmen Vreit, Highpoint Treatment Center
Ms. Vreit thanked the program for all it does in various areas throughout the city.

Unidentified Woman
The same woman who asked a question earlier added that the number one priority of the City should be to create jobs, particularly green jobs. She said the people of New Bedford need these opportunities to better their lives and be self-sustaining.

Mayor Lang
The Mayor said New Bedford is creating jobs and will generate more through their large-scale economic development efforts, especially as the economy recovers. He cited such projects as the hotel, small business development, harbor development, and other infrastructure development being integral to attracting jobs and changing lives. And he said that CDBG has a role to play in this, creating jobs and changing lives one job at a time, one person at a time, undertaking neighborhood improvement block by block. And he said we needed the help of the non-profit community and New Bedford citizens to keep the effort going.

Pamela MacLeod-Lima, New Bedford Women's Center
Ms. MacLeod-Lima said that her organization fights the fight against domestic violence one person at a time, and changes lives one person at a time. She said CDBG funds heat and utilities in the building, and that's important—the physical facility. But she said the most impressive work is that done by the women in the program. She said they have so many struggles to overcome, but they persevere and often transform their lives. She said the Women's Center is in their 36th year of operation, and she doesn't see them going out of business any time soon. She emphasized the need for more prevention work, to catch these women farther "upstream" to keep them following into the stream and being inundated by their issues.

John Anthony
Mr. Anthony said more money should be devoted to youth programs. He said many of our community youth are not "bad," they just need a little guidance. He said there are good programs out there that offer the guidance, but we need more. He said if we don't give these kids positive, healthy activities and places to be, it makes life harder on everybody in the community. He then asked if OHCD has control over program performance and recourse to address programs that aren't doing what they should be doing.

Patrick Sullivan
Mr. Sullivan explained the monitoring process and how OHCD oversees compliance with program regulations.

COMMUNITY FORUM
Carney Academy
Thursday, January 14, 2010

Registered Public Meeting Attendees: Steven Guillotte, Coastline Elderly; Pauline Macedo, City of New Bedford Community Services; Frank B., citizen; Joyce O'Connor, MA Department of Mental Health; Emanuel Dias, Cape Verdean Assoc.; Stephen Montembault, Southeast Regional Network; Adonis Ferreira, Cape Verdean Assoc; Ricardo Romao Santos, Architect & NB Cape Verdean Assoc.; Michelle Roderick, Street Outreach; Brent Tavares, Team Builders; Shelly Correia, Harbour House; Margaret Lavigne, citizen; Maria Mojica, Northstar Learning Center; Antionette Lopes, citizen; Gladys Lopes, citizen; Martha Reed, Catholic Social Services; John "Buddy" Andrade, Old Bedford Village Development Corp; Debra Bastoni, Team Builders; Sister Joseph Marie Levesque, Southcoast Compeer; Joanne Rego, ACCESS, Inc.; Irene Buck, ArtWorks!; James Ross, New Center for Legal Advocacy; Nicolau Gomes, NB Cape Verdean Assoc.; E. Andrade, NB Cape Verdean Assoc.; Beatrice Borges, Southcoast Compeer

MINUTES OF MEETING

Meeting began at 6:10pm

Introduction was made by Patrick J. Sullivan, Director of the Office of Housing and Community Development, who discussed the purpose and agenda of the meeting and highlighted some basics of the Consolidated Plan and Action Plan process. He then turned the microphone over to Christina R. Connelly, Community Development Coordinator for a PowerPoint presentation outlining the basics of the CDBG, HOME, and ESG programs. The presentation gave a brief history of the programs, delineated the programs' national objectives and funding priorities, and outlined expected funding levels for the upcoming fiscal year. Ms. Connelly also explained the Consolidated Plan requirement, how it relates to the Action Plan and RFP process, and highlighted the public process OHCD had undertaken to date to get input for both plans.

Mr. Sullivan then took over to present some of the previous year's CDBG, HOME and ESG projects, showing before and after photos, and briefly outlined some of the City's funding priorities for the upcoming fiscal year. He also briefly explained eligible and ineligible activities, proposal requirements, and broke down the previous year's funding allocation by category, pointing out how the funds are fairly evenly distributed among the major program categories.

Ms. Connelly then explained that proposals are due on February 12, and that during the months of February and March is the time for review of the submitted RFPs and thereafter a Draft Plan is published. Proper comment period is then allowed, and after the Draft Plan is submitted to the City Council, which is followed by notices of award of grants, subrecipient agreements/contracts are produced in the month of June and then on July 1, 2009 the programs start.

Mr. Sullivan then informed people of the procedure for applying for a construction project. He told

The gentleman suggested the city use these funds to reopen libraried during the hours they had been cut. Mr. Sullivan responded that it was a good suggestion, but that there was a restriction around using the money for the general operation of city government.

Martha Reed, Catholic Social Services
Ms. Reed said she believes there is a critical gap that isn't people addressed by the HPRP funding—that is people over the 50% income threshold. She said there is little funding to help these people, who are also experiencing crises due to unemployment, foreclosure, etc. She said she'd also like to see money go toward more staffing at agencies to outreach to catch people now falling through the cracks. She also thanks the City for their support of the St. Anne's SRO and for building the two nearby parks on formerly blighted vacant lots. She said they're a real asset to the Cove St. neighborhood.

James Ross
Introduced himself to Ms. Reed and said he believed that overall the HPRP program needed more coordination across agencies.

Joanne Rego, ACCESS
Ms. Rego said that state cuts in funding have been very difficult for the developmentally disabled population, and have resulted in a reduction in social opportunities for them. She said the monthly dances, which are funded with CDBG money, are the only consistent socializing opportunity these people have. She thanked the City for its support and exressed her hope of continued support.

Debra Bastoni, Team Builders
Ms. Bastoni concurred that the dances were very crucial for the attendees. She then said she was representing Team Builders, a program combining team building and performing skills (music, singing, dance, etc.) in order to improve the interpersonal and artistic talents of area youth. She said the program has expanded to include families, to foster greater communication and cooperation among family members. She said the organization was in need of a facility and would like to do more programs and serve more kids. She said that despite their shoestring budget, she doesn't turn anyone away.

Irene Buck, ArtWorks!
Ms. Buck said that she thought there was a need for youth to be involved in community work, which provided job-readiness skills as well as team building. She cited their community mural program as an example. She said with the creative economy becoming a growing sector, programs such as hers would provide both the technical training to take part in the economy and the people skills involved in getting community input and working with them on a project. She said it allows them to be creative together, to work together, and to be respectful and responsive to the larger community.

Shelly Correia
Ms. Correia thanked OHCD for their support of her family homeless shelter. She said she anticipated even more need in the coming year and discussed their new on-site child care facility, funded with ARRA-funded CDBG money.

Adonis Ferreira, NB Cape Verdean Assoc.
Mr. Ferreira talked about their org.'s desire to rehab their building—the old Centre Theater on Acushnet

Joyce O'Connor
Ms. O'Connor talked about the need for "graduate" housing for people coming out. She said she saw a need for as many as 20 SRO units. She said DMH would look to utilize a variety of funding sources to rehab an existing vacant or foreclosed home. And it could possibly be devleoped as a mixed project, combined with elderly housing as they've done elsewhere. She said the project should have 24-hour on site support services for at-risk, extremely low income people.

Patrick Sullivan
Mr. Sullivan took the opportunity to discuss the Hillman St. gym project as a new opportunity for youth programs.

Unidentified Woman
A woman in the audience asked about funding for transportation and if we were able to fund public tranist projects.

Patrick Sullivan
Mr. Sullivan replied that we couldn't fund that kind of transportation, but that we could fund vouchers tied to specific programs, or special modes of transportation to and from specific programs and facilities, such as the Boys and Girls Club transportation proejct.

Steven Montembault, SRN
Mr. Montembault said he represented the Southeast Regional Network, which through a number of affiliate organizations such as High Point and NeBCOA, offered programs dealing with substance abuse and mental health. He thanked the City for its support of their work and cited the good work of the Homeless Service Providers Network. He said he saw a need for enhanced case management services for the individual homeless population to help move them along the continuum of care. He said SRN planned to put in a CDBG proposal for just such an activity.

Buddy Andrade, Old Bedford Village Development Corp.
Mr. Andrade asked if building acquisition was an eligible activity, and said he believed something should be done with the United Social Club building to augment what was happening at Ben Rose baseball field. He also cited the need for a Community/Cultural Center for the Cape Verdean Community. He said the island would be celebrating its 500th "birthday" this year, and that it was long past the time to celebrate the contributions and accomplishments of the community here in New Bedford.

Mr. Sullivan closed the forum by thanking all in attendance.

Meeting adjourned at 7:15pm.

Economic Develop

Tuesday, January 5, 2010, 11am
Office of Housing and Community Development

As part of the City's citizen participation process for the Consolidated Plan, Community Development Coordinator Christina Connelly and Director Patrick Sullivan conducted an informal input session with representatives from the city's major economic development agencies—the New Bedford Area Chamber of Commerce, New Bedford Economic Development Council, Workforce Investment Board, New Directions, Inc. (operator of the Career Center), the Community Economic Development Corporation, and Downtown New Bedford, Inc.

Meeting Notes. All participants made valuable suggestions and comments about the direction of economic development efforts in New Bedford.

Roy Nascimento, Chamber of Commerce:

- Focus on infrastructure improvements in the downtown and other business districts, particularly sewer, streets and sidewalks, amd signage
- Enhance efforts in new business development and technical assistance
- Continue neighborhood revitalization efforts, particularly housing rehabilitation
- Redesign and rehab Wing's Court in the downtown area

Ed Dennehy, New Directions

- Expressed concern that they were placing people in training programs, particularly in the weatherization and construction trades, with no job placement prospects at the other end. He emphasized the need for jobs, jobs, jobs
- This led to a discussion of Section 3, and how the City might enhance its efforts with contractors on federally funded construction projects to comply with Section 3 local hiring requirements.

Bridget Alexander, Workforce Investment Board

- Suggested having a WIB representative at the table during OHCD pre-construction conferences, so that the contractor can be made aware of all the opportunities to connect with qualified local workers trained through the Career Center. She said this has been done with great success with the local housing authority.

*In general, all agreed there need to be more linkages between publically funded construction projects and the Career Center.

Derek Santos, NBEDC

- Suggested that OHCD prioritize for funding in the coming years several business district plans that are planned, designed, and ready to go, but lack the funding to proceed. He cited Goulart Square in the city's south end as one particular example.

Craig Baker, WIB

- Suggested that the City could create synergy between specific business district development projects like Wing's Court, and youth employment, by hiring youth workers to perform certain aspects of these jobs as part of their summer jobs programs.
- Asked if work readiness programs were eligible for CDBG funding, programs like their 90-hour work certification training as well as literacy and ESOL. He suggested that a good use of CDBG funding might be both staffing for these programs and paying for a certain number of slots for people currently on waiting lists.

Corinn Williams, Community Economic Development Corporation

- Commented that technical assistance to microenterprises—either existing or start-ups—provided great "bang for the buck," as a relatively modest investment of time and resources yielded substantial economic benefits. She cited as an example her organization's first-of-its-kind Spanish language food safety training for restaurant owners and workers.
- Said that in general there should be more coordination and collaboration between economic development agencies and immigrant advocated to respond to their enthusiasm for entrepreneurship
- Highlighted the need for more "asset-based" strategies for building economic stability in the low-income population, particularly immigrants

The meeting adjourned at 12:30pm.

YOUTH FOCUS GROUP II
Wednesday, November 4, 2009, 6pm
YWCA, New Bedford

As part of the City's citizen participation process for the Consolidated Plan, Community Development Coordinator Christina Connelly and Director Patrick Sullivan conducted an informal input session with the 15 youth from the Mayor's Youth Council. The following notes reflect needs and priorities for the city as expressed by the teens.

PUBLIC FACILITIES

- Community pool
- Skateboard parks – more
- Bathhouses @beaches – need rehab
- Improve overall maintenance/cleanliness
- Youth Centers
- Event tent, downtown or somewhere else
- Convention Center run by City

PUBLIC INFRASTRUCTURE

- Acushnet Avenue – North End
  - Stop the patching
- Repair streets sidewalks
- City-wide street sweeping
- More penalties for littering – better enforcement
- Wind turbines

PUBLIC SERVICES

- City-wide peer-to-peer tutoring
- Better public transportation ➔ buses
- Better awareness of bus schedule/stops
- Better publicity/awareness of programs
- Open city-wide dance ala "wharf dances" in Mattapoisett
- Programs teaching youth history – especially architectural – volunteer/jobs
- Awareness of volunteer opportunities ➔ network

HOUSING /HOMELESSNESS & NEIGHBORHOOD

- More shelter/better shelter
- More affordable housing
- Litter
- Tree planting program ➔request a tree

YOUTH FOCUS GROUP
Wednesday, November 4, 2009, 3pm
Office of Housing and Community Development

As part of the City's citizen participation process for the Consolidated Plan, Community Development Coordinator Christina Connelly and Director Patrick Sullivan conducted an informal input session with the Director and 7 youth from 3rd Eye Unlimited—a local teen advocacy and arts organization. The following notes reflect the needs and priorities of the city as expressed by the teens.

PARKS & PLAYGROUNDS

What's Missing?	What Needs Help?
(Things we don't have anywhere) • Exercise equipment (obstacle course) • Yearly "field days" lots of (organizations participate-plan or outdoor activities 2 times a year • Clean-ups • Telescopes by beaches for astronomy	(Priority Projects/Sites) • Better/more plants – more focus on plantings (like Buttonwood but more educational) • Have kids do planting • Harrington – hazardous – need backboards • New hoops/backboards – adjustable • New surfaces • Keep beaches clean – maintain • Spread out amenities • Concessions/recycle bins/trash bins

HOUSING/HOUSING SERVICES – needs/priorities/deficiencies

- Housing for kids aging out of foster care – (help them attain self-sufficiency prior to discharge)
- Service Plans for foster kids – life plan/skills

PROGRAMS & SERVICES – needs/priorities/deficiencies

Municipal& Nonprofit

- Annual-all City-wide neighborhood celebrations of history, culture "who we are"
- Teen jobs Program – 16-21 – all year long
- Internships; job training, job shadowing, job readiness (interviews, dress, presentation)
- Green Movement (jobs/training) – education – producing educational material
- Educational Programs about boating/fishing collaborate with C.B.C.
- More ARTS/MUSIC Programs to foster talent – video production, music production, graphic design
- Mentors – from the community – people who've been there – fill [illegible]

- Teen centers 15-19 – activities ➔sports, educational
- More green buildings – alternative energy, solar, water, wind
- Arts, music, dance, singing, rapping
  - Brick by Brick – 3rd Eye on a grander scale
  - Building for combined programs – unused facility
- Field trips to gardens
- More targeted – focused educational outlets (like VOKE) – hands-on for arts, trades, etc.
- Classes that prepare you for life – Mandatory – managing money, job search, interview, housing, law
- More culturally – oriented classes in school (AF-AM., C.V., Latino, etc)
  --Separate from language classes
- More local history – foster pride
- Tours for youth to show them what's going on in their own city – market it well – commercials to advertise the features of city – more awareness/investment from residents of the city
- Single source website for all New Bedford events/programs – like in Fall River
- Teen clean-up crews – educate/enforce
- Outdoor activities- rowing on upper harbor
- Fishing charters – educational
- Mentoring Program with fishermen
- Transportation – big problem – stops at 6PM – extend hours

COMMUNITY CENTER

- Martial Arts
- Yoga/Meditation
- Arts & Performance
  Artist for Humanity in Boston – model
- Shared model – coalition of organizations
- Important Age cohort 16-21
- Community advisory board
- Open mic nights
- Talent showcases/shows-theater-taped to televise
- Dancing ➔(they miss hot wheels)
- Skating
- D.J.
- Night Activity

Program to prevent kids from going to jail
- second chance program for kids in juvenile detention
- counseling, positive activities
- path beyond detention

City Department: _____

Department Head: _____ Tel. Extension: _____

This Community Development Five Year Departmental Needs Assessment is designed to gather important information from City Departments that will assist the Office of Housing & Community Development in drafting its Consolidated Plan.2010-2014. Your answers will assist the City in carefully planning how federal funding should be used over the next five years to assist the low and moderate income needs of the residents of New Bedford.

I. Infrastructure, Facilities and Service Needs

To give us an idea as to where there are existing or potential gaps in serving this community, please identify the infrastructure, facilities and/or service needs—as applicable to your work—that you see in the City both at the present time and projecting out for a five year period. Please provide us with your ideas for satisfying these needs by prioritizing CD eligible projects you will be proposing over the next five years by completing the following chart and referencing the attached list:

Project	Priority Ranking	Brief Description

City InterDepartmental Needs Assessment, Cont'd.

Please refer to the following activities as suggestions for types of projects you may be considering:

What's the purpose of this survey?

As a City resident we would like to get your input regarding New Bedford's most important housing and community development needs and priorities. Your opinion is important to us!

Every five years the City of New Bedford develops a *Consolidated Plan*, a document that identifies housing and community development needs in New Bedford while setting forth strategies over the next five years to address those priorities. Right now the City is working on developing its 2010-2014 Consolidated Plan and it will incorporate these survey results as part of an overall strategy as to how the City can best use federal funds that it receives every year from the U.S. Department of Housing and Urban Development. *Your voice counts!*

When and where do I turn it in?

Please return this form to the Office of Housing & Community Development, 608 Pleasant Street New Bedford, MA 02740 no later than **Friday, January 15, 2010**. This survey is also available online at www.ci.new-bedford.ma.us/ohcd.htm.

I. YOUR INFORMATION

1. What neighborhood do you live in? (If unsure of what "neighborhood", please provide street name and closest cross street.)

☐ Acushnet Heights
☐ Bullard Street Nbrhd
☐ Far North End
☐ Mt. Pleasant/Hayden McFadden Nbrhd
☐ West End
☐ Armory
☐ Clarks Point
☐ Foster Hill
☐ Other: _____
☐ Brooklawn
☐ Cove Street Nbrhd
☐ Goulart Square
☐ South Central/South First Nbrhd

2. I am (check one only):

☐ Resident
☐ Business Owner
☐ Community Group
☐ Homeowner
☐ Renter
☐ Non Profit Agency
☐ Other _____

II. YOUR OPINION ABOUT NEEDS

Please rank the needs in your neighborhood that you think should be funded by the City using federal community development and housing funds using the following:

H for High Priority, **M** for Medium Priority, **L** for low priority and **N** if you feel there is no need.

	H	M	L	N
Housing				
Build more affordable ownership housing [condos, townhouses, single family]	☐	☐	☐	☐
Build more affordable rental housing [apartments]	☐	☐	☐	☐
Emergency Assistance [emergency repairs]	☐	☐	☐	☐
Homeownership Assistance [downpayment, low interest loans]	☐	☐	☐	☐
Major Home Improvement Assistance [structural, electrical, plumbing]	☐	☐	☐	☐

Rehabilitate Old Commercial/Industrial Buildings (Brownfields Remediation)	☐	☐	☐	☐
Small Loans to Businesses	☐	☐	☐	☐
Technical Assistance to Businesses	☐	☐	☐	☐
Other _____	☐	☐	☐	☐

Homeless Facilities and Services	**H**	**M**	**L**	**N**
Advocacy, Counseling and Referrals	☐	☐	☐	☐
Emergency Food, Clothing, Furnishings	☐	☐	☐	☐
Emergency Shelters [up to one month stay]	☐	☐	☐	☐
Employment Training for those experiencing homelessness	☐	☐	☐	☐
Life Skills Training for those experiencing homelessness	☐	☐	☐	☐
Mental Health Services for those experiencing homelessness	☐	☐	☐	☐
Substance Abuse Treatment for those experiencing homelessness	☐	☐	☐	☐
Transitional Housing [up to 24 months stay with support services]	☐	☐	☐	☐
Utility Assistance [fuel bank]	☐	☐	☐	☐
"Low barrier" permanent housing*	☐	☐	☐	☐
Other _____	☐	☐	☐	☐

*Permanent housing with few requirements for tenancy (such as enrollment in a particular program, sobriety, recovery, etc.)

III. YOUR RANKING OF THOSE NEEDS

Based on the answers you provided in the previous section, please rank the following overall categories:

Rank your idea about the **highest need as a 1;**
Rank all remaining categories through **6** which should be your opinion as to the **lowest need.**

☐ Housing ☐ Public Infrastructure

☐ Public Facilities ☐ Economic Development

☐ Community Services ☐ Homeless Facilities and Services

For the next three questions,
Please rank what you feel is the **most important need as a 1**;
Rank all remaining in descending order with the
highest number representing the least important need.

Numerically rank the following housing needs in your community:

☐ Owner-occupied housing ☐ Rental housing

Qual es el propósito de esta tasación?

Como un residente de la cuidad nosotros queremos saber de su contribución a la preposición de New Bedford's mas importante housing y community development necesitas y prioridad. Su opinión es importante para nosotros!

Cada cinco anos la Cuidad de New Bedford desarrolla un *Plan de consolidad*, un documento que identifica las necesidades de las viviendas y la comunidad de New Bedford para echar hacia delante en los próximos cinco anos. En estos momentos la ciudad de New Bedford se encuentra trabajando en un desarrolla para el 2010-2014 con un plan de consolidad para incorporal los resultados de tasación como parte de la estrategia en como la ciudad puede usar el uso de los fondos federales que recibe todos los anos de lo U.S. Department of Housing y Urban Development. Tu voz nos interesa!

Cuando y adonde devo entregar este aplicación?

Por favor regrese con estas papeles al la Oficina de Housing y Community Development, 608 Pleasant Street New Bedford, MA 02740 no mas tarde de Viernes, **Enero 15, 2010**. Este transitivo es disponible en-línea en www.ci.new-bedford.ma.us/ohcd.htm.

I. Para su información

1. En que vecindario tu vives? (Si tú no sabes en que vecindario tú vives, por favor proporcionar el nombre de la calle más cerca y la calle que crucé.)

☐ Acushnet Heights ☐ Armory ☐ Brooklawn
☐ Bullard Street Nbrhd ☐ Clarks Point ☐ Cove Street Nbrhd
☐ Far North End ☐ Foster Hill ☐ Goulart Square
☐ Mt. Pleasant/Hayden McFadden Nbrhd ☐ South Central/South First Nbrhd
☐ West End ☐ Otro: _____

2. Yo soy (chequea uno):

☐ Residente ☐ Dueño de la casa ☐ Rentadores
☐ Dueño del negoció ☐ Agencia de Profeto
☐ Grupo de la comunidad ☐ Otro _____

II. Su opinión de necesidades

Por favor clasificar sus necesidades en tu vecindario si piensa que debería ser fundado por la ciudad usando fondos federales de la comunidad de desarrolla y vivienda:

A Alta Prioridad, **M** Mediana Prioridad, **B** Baja Prioridad y **S** Si usted sientes que no hay necesidades

Vivienda	**A**	**M**	**B**	**S**
Construir casas mas económicas [condóminos, townhouses, casas de una sola familia]	☐	☐	☐	☐
Construir mas viviendas económicos para rentar [apartamento]	☐	☐	☐	☐
Asistencia de Emergencia [arreglo de emergencia]	☐	☐	☐	☐
Asistencia para dueño de vivienda [un pronto de pago, baja tasas de intereses]	☐	☐	☐	☐

Coloquial y camino de caminar ☐ ☐ ☐ ☐

Otro _____ ☐ ☐ ☐ ☐

Urbanización Económico	**A**	**M**	**B**	**S**
Mejor las apariencias de negocios en el Distritos	☐	☐	☐	☐
Entrenamiento de trabajo y Servicios de sitio	☐	☐	☐	☐
Rehabilitación de un viejo comercial/Industrial Construir (Brownfields Remediation)	☐	☐	☐	☐
Prestamos pequeñas a negocios	☐	☐	☐	☐
Asistencia de Técnicas de negocios	☐	☐	☐	☐
Otro_____	☐	☐	☐	☐
	☐	☐	☐	☐
	☐	☐	☐	☐

Instalaciones y servicios para personas sin casa	**A**	**M**	**B**	**S**
Advocación, Consejería y Referirás	☐	☐	☐	☐
Comida de Emergencia, ropa, Furnishings	☐	☐	☐	☐
Refugio de Emergencia [se puede quedar asta un mes]	☐	☐	☐	☐
Entrenamiento de Empleo para las gentes que están sin casa	☐	☐	☐	☐
Entrenamiento de cómo lleva de vidas para personas desamparados	☐	☐	☐	☐
Servicios para personas que padecen de salud mentales y que se encuentren desamparados	☐	☐	☐	☐
Tratamiento de Abuso Sustancia para las gentes sin casas	☐	☐	☐	☐
Vivienda de Transicional [puede quedarse asta 24 meses con servicios de suporte]	☐	☐	☐	☐
Asistencia de Utilidad [un banco de combustible]	☐	☐	☐	☐
"Lo ultimo del barril" vivienda permanente*	☐	☐	☐	☐
Otro _____	☐	☐	☐	☐

*Ocupantes de viviendas enrolamiento en un programa particular de rehabilitación etc.

III. Tu categoría de estas necesidades

Basado en las contestaciones que usted provea en la sección previa, por favor que numere las todas siguientes categorías:

Por favor numerar lo que usted crea que sea lo más importante como numero 1;
A numere los demás números en orden usando el numero 6 que seas su opinión mas menos importante.

☐ Vivienda ☐ Infraestructura Pública

2010 Sondagem do Plano Residencial Consolidário

Qual o propósito desta sondagem?

Como residente da Cidade gostaríamos de saber o seu parecer sobre as necessidades e prioridades residenciais e comunitárias mais importantes de New Bedford. A sua opinião é importante para nós!

De cinco em cinco anos a Cidade de New Bedford desenvolve um *Plano Consolidário*, um document que identifica as necessidades residenciais e comunitárias em New Bedford enquanto apresenta estratégias para os próximos cinco anos para ir ao encontro dessas prioridades. Agora a Cidade está desenvolvendo o seu Plano Consolidário para 2010-2014 e irá incorporar os resultados desta sondagem como parte da estratégia geral em como a Cidade pode melhor usar os fundos federais que recebe todos os anos da agência U.S. Department of Housing and Urban Development. *O seu parecer conta!*

Quando e aonde devolver esta sondagem?

Por favor devolva este formulário ao Office of Housing & Community Development, 608 Pleasant Street, New Bedford, MA 02740 o mais tardar **Sexta-feira, 15 de Janeiro de 2010**. Esta sondagem está também disponível online em www.ci.new-bedford.ma.us/ohcd.htm.

I. A SUA INFORMAÇÃO

1. Qual a vizinhança onde você vive? (Se não tem a certeza da sua "vizinhança", por favor providencie o nome da rua e a rua do cruzamento mais próximo.)

☐ Acushnet Heights
☐ Bullard Street Vizinhança
☐ Far North End
☐ Mt. Pleasant/Hayden McFadden Viz.
☐ West End
☐ Armory
☐ Clarks Point
☐ Foster Hill
☐ Outra: _____
☐ Brooklawn
☐ Cove Street Viz.
☐ Goulart Square
☐ South Central/South First Viz.

2. Eu Sou (marque somente um):

☐ Residente
☐ Comerciante
☐ Grupo Comunitário
☐ Dono de propriedade
☐ Agência Sem Fins Lucrativos
☐ Outro _____
☐ Inquilino

II. A SUA OPINIÃO SOBRE AS NECESSIDADES

Por favor marque as necessidades na sua vizinhança que você acha devem ser financiadas pela Cidade usando fundos federais de desenvolvimento da comunidade e residências usando a seguinte escala:

A Alta Prioridade, **M** Prioridade Moderada, **B** Prioridade Baixa e **N** se acha que não há necessidade.

Residencial	**A**	**M**	**B**	**N**
Construir mais casas a baixo preço [condomínios, chalets, moradias]	☐	☐	☐	☐
Construir mais casas de aluguer a baixo preço [apartamentos]	☐	☐	☐	☐
Assistência de Emergência [reparações de emergência]	☐	☐	☐	☐
[illegible] própria [entrada, empréstimo c/juros baixos]	☐	☐	☐	☐

Desenvolvimento Económico	H	M	L	N
Melhoramento da Aparência de Districtos Comerciais	☐	☐	☐	☐
Treino para Empregos e Serviços para Arranjar Emprego	☐	☐	☐	☐
Reabilitar Edifícios Antigos Comerciais/Industriaiss(Remediação de "Brownfields"]	☐	☐	☐	☐
Pequenos Empréstimos para Negócios	☐	☐	☐	☐
Assistência Técnica para Negócios	☐	☐	☐	☐
Outro _____	☐	☐	☐	☐

Serviços e Facilidades para Desalojados	H	M	L	N
Defensores, Concelhos e Referências	☐	☐	☐	☐
Alimentação, Roupas e Artigos de Emergência	☐	☐	☐	☐
Abrigos de Emergência [estadia até um mês]	☐	☐	☐	☐
Treino para Emprego para aqueles que estão desalojados	☐	☐	☐	☐
Treino de Aptitudes para aqules que estão desalojados	☐	☐	☐	☐
Serviços de Saúde Mental para aqueles que estão desalojados	☐	☐	☐	☐
Tratamento de Abuso de Substâncias para aqueles que estão desalojados	☐	☐	☐	☐
Residência Transicional [até 24 meses com serviços de apoio]	☐	☐	☐	☐
Assistência em Utilidades [banco de energia]	☐	☐	☐	☐
Residência permanente com "Poucas barreiras" permanent housing*	☐	☐	☐	☐
Outro _____	☐	☐	☐	☐

*Residência permanente com poucas restricções para entrar como inquilino (tais como ingessar em programas especiais de recuperação, etc.)

III. A SUA PONTUAÇÃO PARA ESTAS NECESSIDADES

Baseado nas suas repostas na secção prévia, por favor indique as seguintes categorias:

Marque a sua ideia com a **mais alta necessidade com 1;**
Marque o restante até ao número **6** o qual deve ser na sua opinião da **menor necessidade.**

☐ Residências
☐ Infraestructura Pública
☐ Facilidades Públicas
☐ Desenvolvimento Económico
☐ Serviços da Comunidade
☐ Facilidades e Serviços para Desalojados

Para as próximas tres perguntas:
Por favor marque o que acha ser **mais importante como 1**;
Marcando o restante em ordem decrescente com o

Public Meetings:

April 28	Public Meeting	6:30pm	NPS Corson - 23
June 30	Public Meeting	6:30pm	Buttonwood Park Zoo - 32
July 11	Public Meeting	10am	NPS Corson - 38
July 22	Public Meeting	6:30pm	Greater NB Vocational High School - 14

Neighborhood Group Meetings (116 to date):

May 27	Mount Pleasant	6:30pm	Holy Family Holy Name Parish Center - 14
June 1	Cove Street	6:30pm	New England Demo & Salvage - 15
June 2	Brooklawn	6:30pm	Brooklawn Senior/Community Center - 3
June 9	Far North End	6:30pm	Pulaski School - 12
June 10	Hope Street VI Safety Watch	6:30pm	Caroline St Community Center - 9
June 17	Clark's Point	6:30pm	Location TBA - 24
June 18	Bullard Street	6:30pm	St. Anthony's Church - 14
June 29	South Central South First	6:30pm	Gomes School - 10
July 7	Rockdale Avenue	6:30pm	Buttonwood Park Warming House - 15
July 29	Mount Pleasant	6:30pm	Holy Family Holy Name Parish Center - 40

Events (519 to date):

May 14	AHA! NB SEEN	5:30pm	Rose Alley Ale House – 150+
June 13	Day of Portugal	2-6pm	Acushnet Avenue - 60
June 24	Environmental Coffee	7:30am	City Hall, room 314 - 6
June 26	Fort Taber Camp Counselors	12pm	Fort Taber Community Center - 51
June 27	South Coast Equality Pride	3-5pm	Custom House Square (downtown) - 27
July 4	Summerfest	1-5pm	Custom House Square (downtown) - 60+
July 8	UMD Deans	2pm	UMD – 12 (4 out of 7 deans)
July 9	AHA! Kids Rule!	5:30	Custom House Square (downtown) - 52
July 15	Creative Economy	7pm	Gallery X - 38
July 18	3rd Eye Open	2-6pm	Buttonwood Park - 37
July 19	Our Lady of Guadalupe	10am	St. James Church – 26
July 29	Summer Youth Workers	2pm	Magnet Park - 68

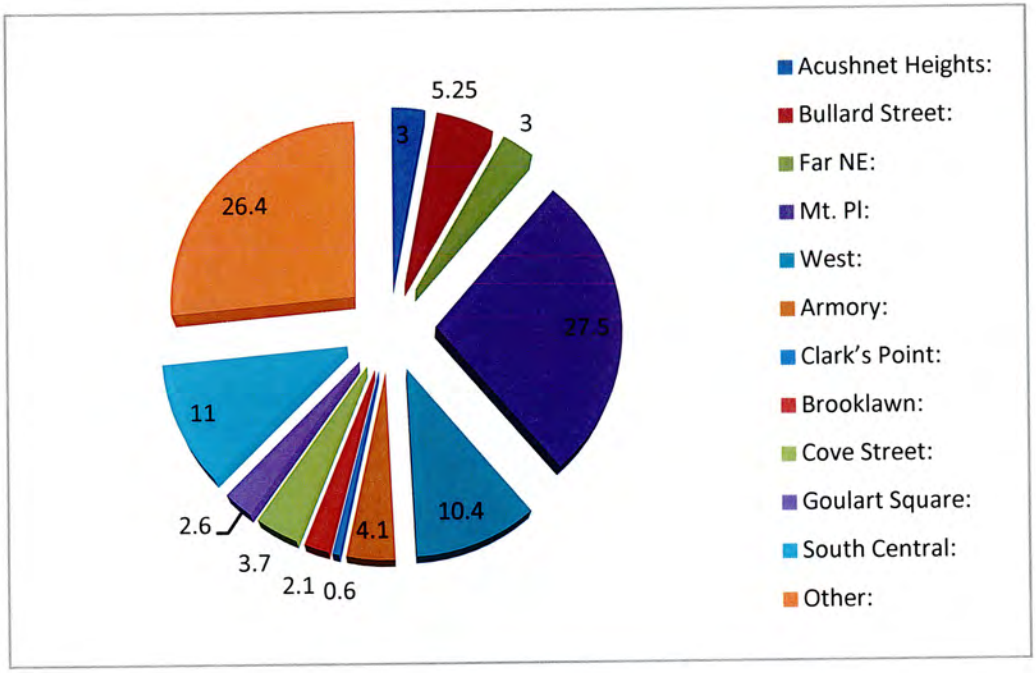
Steering Committee (22 members):
April 13 - 20
May 26 - 20
June 22 – 6
August 5 -

Focus Groups:
April 13 (4 focus groups) + April 16 (7 focus groups) - 132
May 19 (zoning) – 7

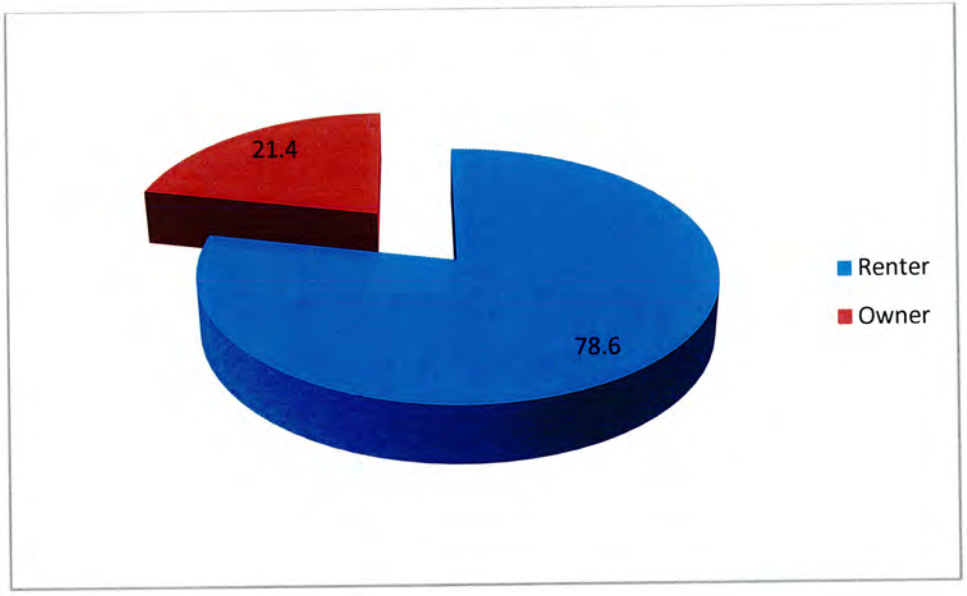
Internet
Facebook Fans - 60
Twitter Followers - 23
Emails -

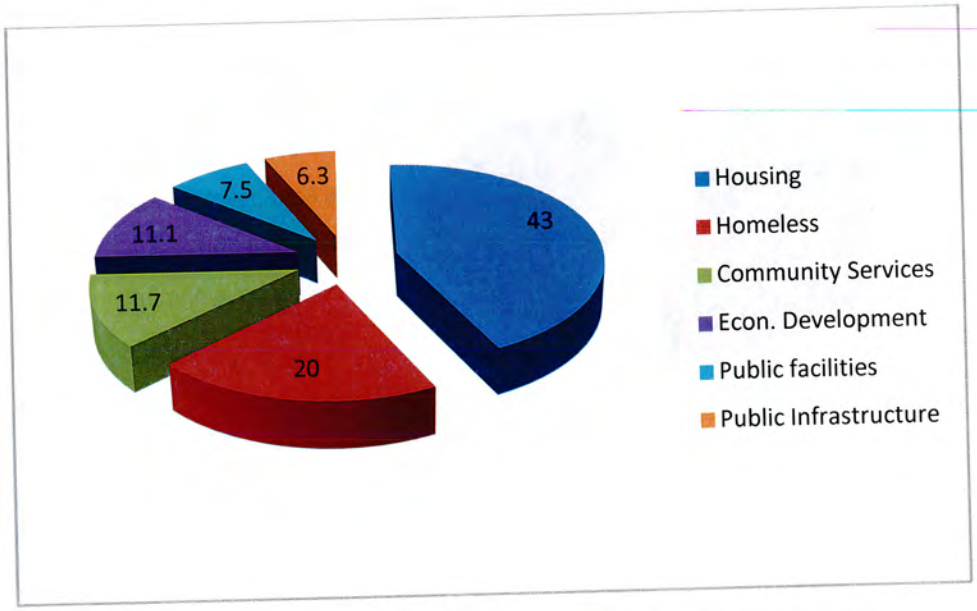
Paper Survey Responses—Distributed Primarily through two LMI elementary schools in two of the City's target areas.

Respondents by Neighborhood

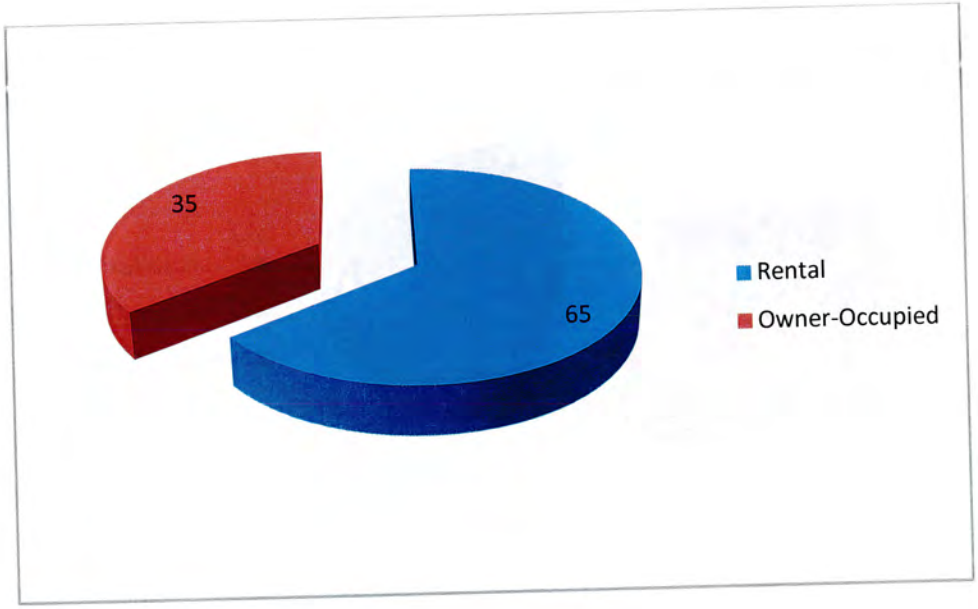


Resident Type



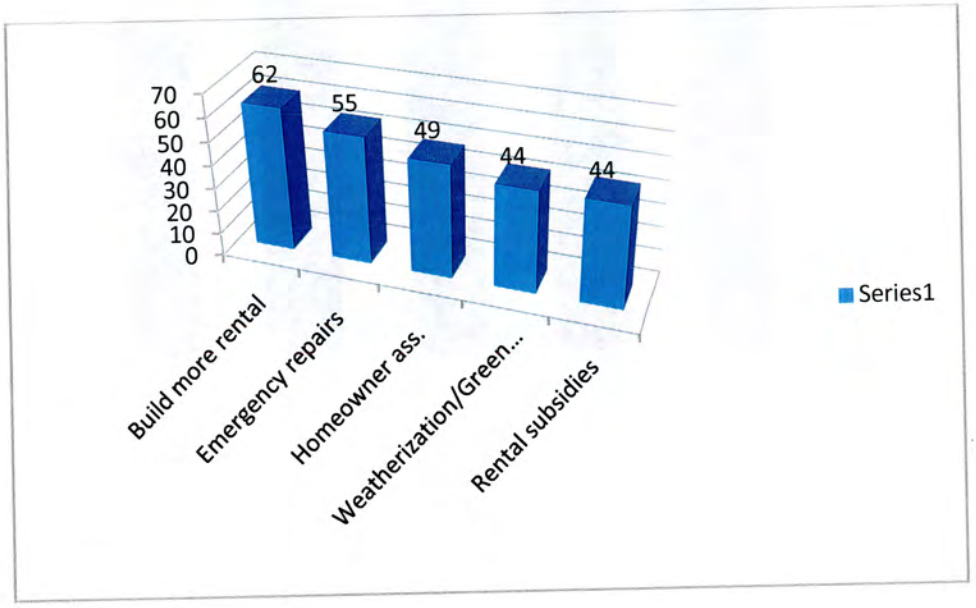


Housing Needs—Percentage Identified as #1 Priority

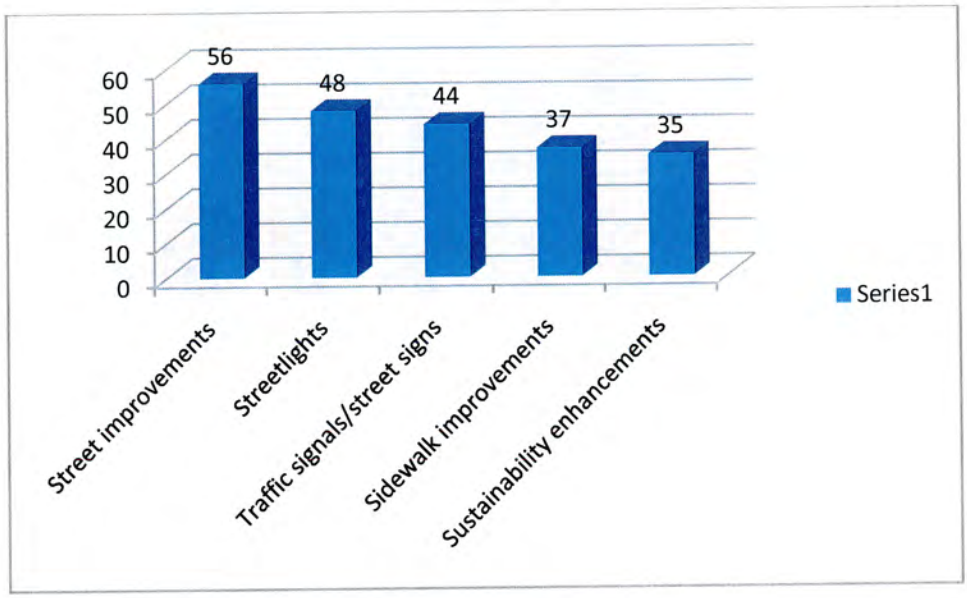


Specific Housing Needs—Percentage of Respondents Identifying Need as High Priority

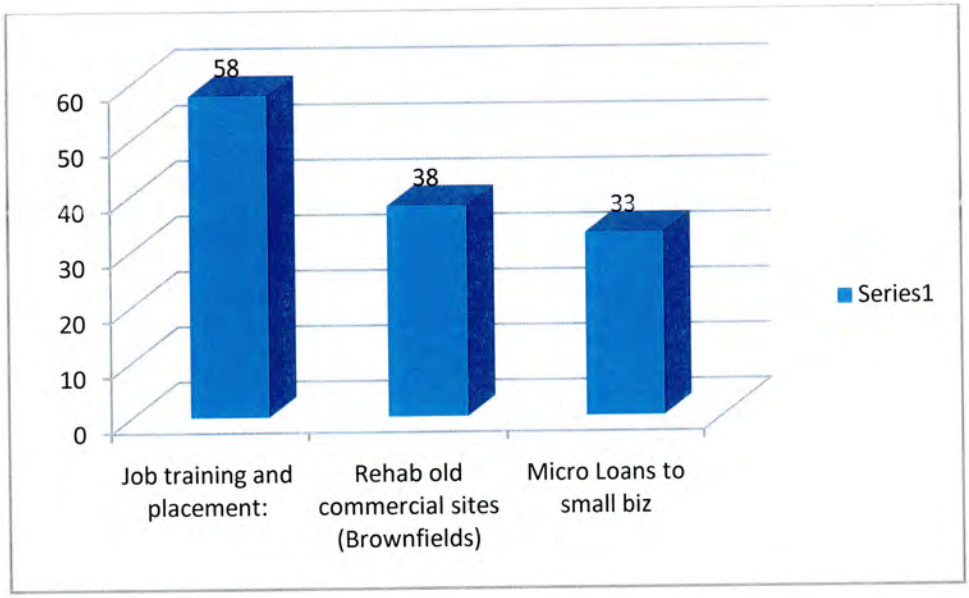
Top 5



Public Infrastructure--Top 5



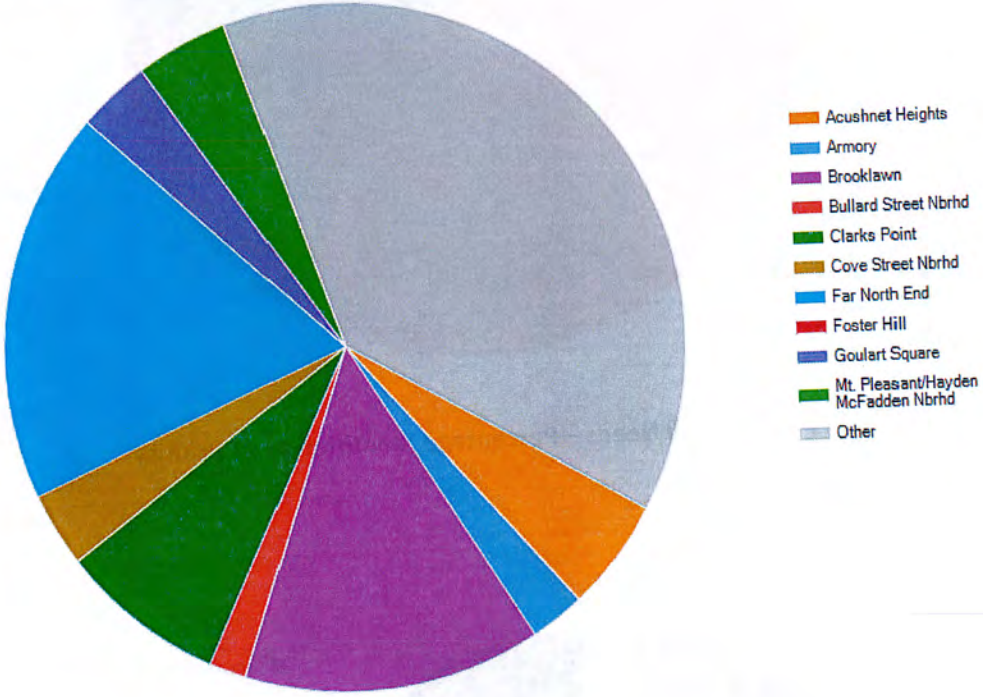
Economic Development--Top 3

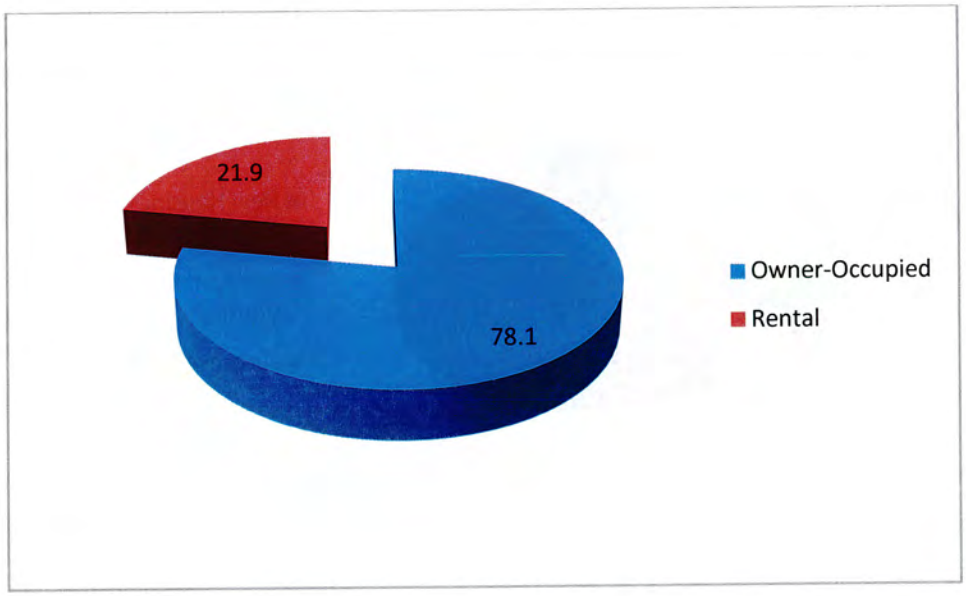


On-Line Survey Responses

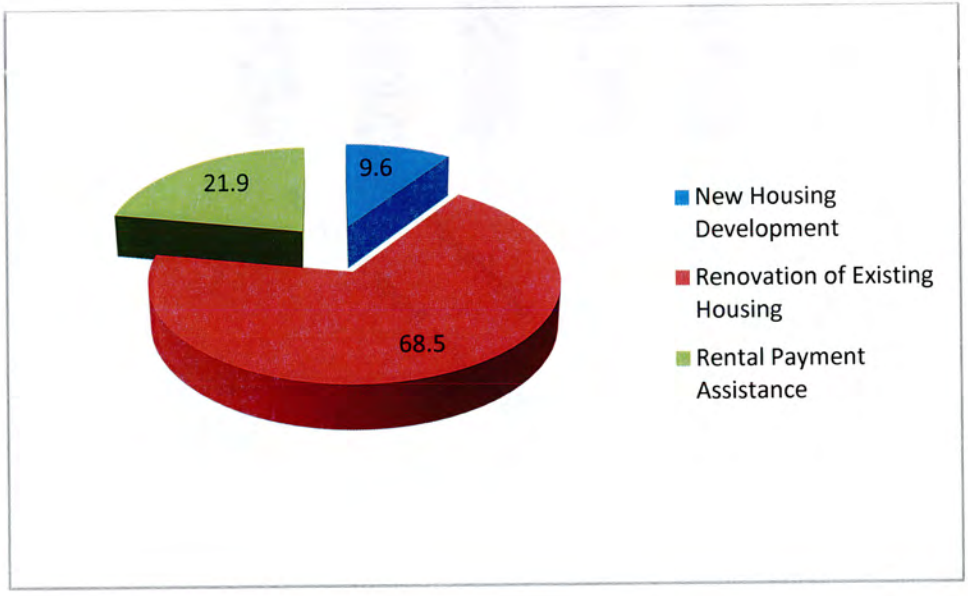
Advertised through Local Media, Neighborhood & Other Groups, and City Employees

YOUR INFORMATIONWhat neighborhood do you live in? (If unsure of what "neighborhood", please provide street name and closest cross street.)

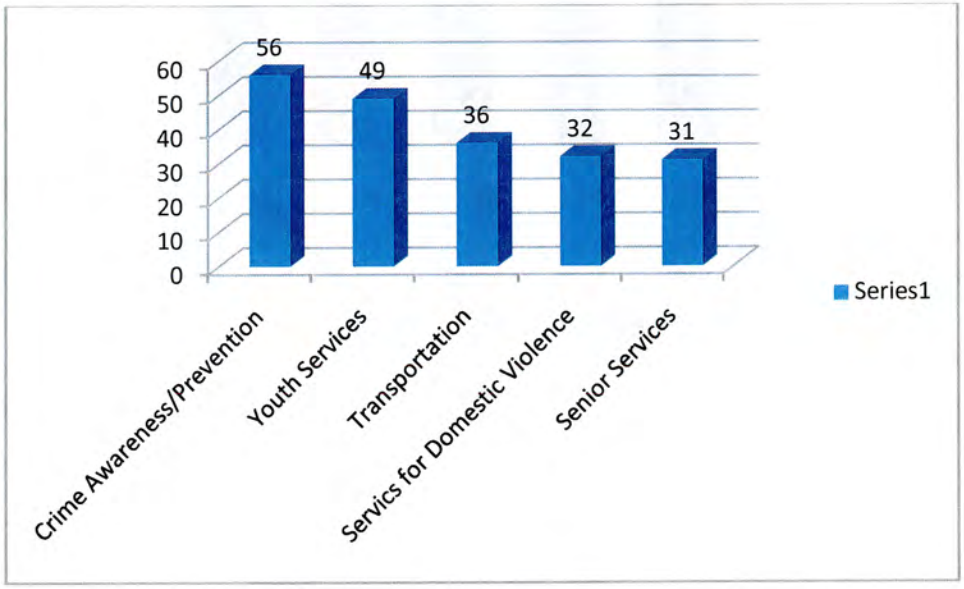




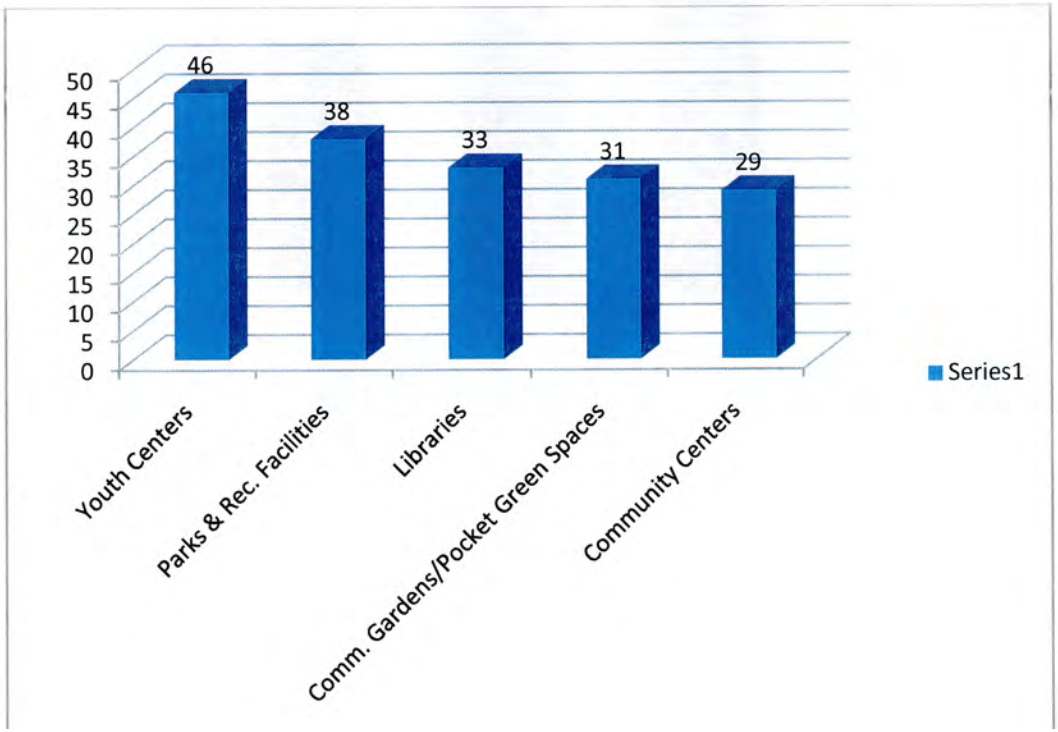
Rental Housing—Percentage Identified as #1 Priority

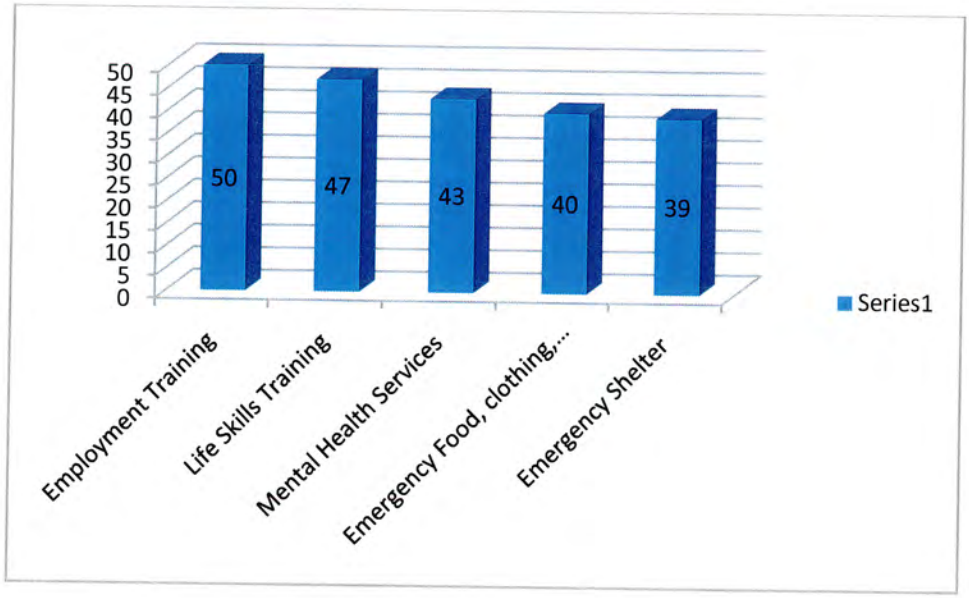


Community Services--Top 5



Public Facilities--Top 5




50
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47
43
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39
Series1
Employment Training
Life Skills Training
Mental Health Services
Emergency Food, clothing,...
Emergency Shelter

☐ Construction ☑ Non-Construction	☐ Construction ☐ Non-Construction	**4. DATE RECEIVED BY FEDERAL AGENCY**	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of New Bedford	**Organizational Unit:** Department: Office of Housing and Neighborhood Development
Organizational DUNS: 07-571-9187	Division:
Address: Street: 608 Pleasant St.	**Name and telephone number of person to be contacted on matters involving this application (give area code)** Prefix: Mr. / First Name: Patrick
City: New Bedford	Middle Name
County: Bristol	Last Name Sullivan
State: MA / Zip Code 02740	Suffix:
Country: U.S.A.	Email: patrick.sullivan@newbedford-ma.gov
6. EMPLOYER IDENTIFICATION NUMBER *(EIN)*: 0 4 - 6 0 0 1 4 0 2	Phone Number (give area code): 508-979-1500 / Fax Number (give area code): 508-979-1575
8. TYPE OF APPLICATION: ☑ New ☐ Continuation ☐ Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify)	**7. TYPE OF APPLICANT:** (See back of form for Application Types) Municipal Other (specify) **9. NAME OF FEDERAL AGENCY:** U.S. Department of Housing & Community Development
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 1 4 - 2 3 9 TITLE (Name of Program): HOME Investment Partnership Program	**11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:** 2010 Action Plan for the expansion of affordable housing opportunities, particularly for rental housing for low and very low income households.
12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.)*: New Bedford, MA	
13. PROPOSED PROJECT Start Date: 7-1-2010 / Ending Date: 6-30-2011	**14. CONGRESSIONAL DISTRICTS OF:** a. Applicant: Fourth / b. Project: Fourth

15. ESTIMATED FUNDING:		**16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?**
a. Federal	$ 1,325,198 .00	a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant	$ .00	
c. State	$ .00	
d. Local	$ .00	b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372
e. Other	$ .00	☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
f. Program Income	$ .00	**17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?**
g. TOTAL	$ 1,325,198 .00	☐ Yes If "Yes" attach an explanation. ☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative

Prefix Mr.	First Name Scott	Middle Name W.
Last Name Lang		Suffix
b. Title Mayor		c. Telephone Number (give area code) 508-979-1410

☐ Construction ☑ Non-Construction	☐ Construction ☐ Non-Construction	**4. DATE RECEIVED BY FEDERAL AGENCY**	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of New Bedford	**Organizational Unit**: Department: Office of Housing and Neighborhood Development
Organizational DUNS: 07-571-9187	Division:
Address: Street: 608 Pleasant St.	**Name and telephone number of person to be contacted on matters involving this application (give area code)** Prefix: Mr. / First Name: Patrick
City: New Bedford	Middle Name
County: Bristol	Last Name Sullivan
State: MA / Zip Code 02740	Suffix:
Country: U.S.A.	Email: patrick.sullivan@newbedford-ma.gov
6. EMPLOYER IDENTIFICATION NUMBER *(EIN)*: 0 4 - 6 0 0 1 4 0 2	Phone Number (give area code): 508-979-1500 / Fax Number (give area code): 508-979-1575
8. TYPE OF APPLICATION: ☑ New ☐ Continuation ☐ Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify)	**7. TYPE OF APPLICANT:** (See back of form for Application Types) Municipal Other (specify) **9. NAME OF FEDERAL AGENCY:** U.S. Department of Housing & Community Development
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 1 4 - 2 3 1 TITLE (Name of Program): Emergency Shelter Grant	**11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:** 2010 Action Plan for assisting emergency shelters and homeless programs by providing operational expenses, utility costs, and other homeless prevention activities.
12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.)*: New Bedford, MA	
13. PROPOSED PROJECT Start Date: 7-1-2010 / Ending Date: 6-30-2011	**14. CONGRESSIONAL DISTRICTS OF:** a. Applicant: Fourth / b. Project: Fourth

15. ESTIMATED FUNDING:		**16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?**
a. Federal	$ 132,321.00	a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant	$ .00	
c. State	$ .00	
d. Local	$ .00	b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372
e. Other	$ .00	☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
f. Program Income	$ .00	**17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?**
g. TOTAL	$ 132,321.00	☐ Yes If "Yes" attach an explanation. ☑ No

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a. Authorized Representative

Prefix Mr.	First Name Scott	Middle Name W.
Last Name Lang		Suffix
b. Title Mayor		c. Telephone Number (give area code) 508-979-1410

☐ Construction ☑ Non-Construction	☐ Construction ☐ Non-Construction	**4. DATE RECEIVED BY FEDERAL AGENCY**	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of New Bedford	**Organizational Unit:** Department: Office of Housing and Neighborhood Development
Organizational DUNS: 07-571-9187	Division:
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Country: U.S.A.	Email: patrick.sullivan@newbedford-ma.gov
6. EMPLOYER IDENTIFICATION NUMBER *(EIN)*: 0 4 - 6 0 0 1 4 0 2	Phone Number (give area code): 508-979-1500 / Fax Number (give area code): 508-979-1575
8. TYPE OF APPLICATION: ☑ New ☐ Continuation ☐ Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) ☐ ☐ Other (specify)	**7. TYPE OF APPLICANT:** (See back of form for Application Types) Municipal Other (specify) **9. NAME OF FEDERAL AGENCY:** U.S. Department of Housing & Community Development
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 1 4 - 2 1 9 TITLE (Name of Program): Community Development Block Grant Program	**11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:** 2010 Action Plan for various community development programs to help maintain the community's economic, social, and physical infrastructure.
12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.)*: New Bedford, MA	
13. PROPOSED PROJECT Start Date: 7-1-2010 / Ending Date: 6-30-2011	**14. CONGRESSIONAL DISTRICTS OF:** a. Applicant: Fourth / b. Project: Fourth
15. ESTIMATED FUNDING:	**16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?**

a. Federal	$ 3,299,993.00
b. Applicant	$ .00
c. State	$ .00
d. Local	$ .00
e. Other	$ .00
f. Program Income	$ 200,000.00
g. TOTAL	$ 3,499,993.00

a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON

DATE:

b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372

☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?

☐ Yes If "Yes" attach an explanation. ☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative

Prefix Mr.	First Name Scott	Middle Name W.
Last Name Lang		Suffix
b. Title Mayor		c. Telephone Number (give area code) 508-979-1410

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;

2. Establishing an ongoing drug-free awareness program to inform employees about -

   (a) The dangers of drug abuse in the workplace;
   (b) The grantee's policy of maintaining a drug-free workplace;
   (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
   (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;

4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -

   (a) Abide by the terms of the statement; and

   (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

   5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

   6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -

   (a) Taking appropriate personnel action against such an employee, up to and including

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2010, _____, _____ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

   However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

   The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

> The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature/Authorized Official

5/3/2010
Date

Mayor
Title

The Emergency Shelter Grantee certifies that:

Major rehabilitation/conversion -- It will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for purposes less than tenant-based rental assistance, the applicant will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services -- It will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance.

Matching Funds -- It will obtain matching amounts required under §576.71 of this title.

Confidentiality -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

Consolidated Plan -- It is following a current HUD-approved Consolidated Plan or CHAS.

Signature/Authorized Official

5/3/2010
Date

Mayor
Title

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.

2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.

3. For grantees other than individuals, Alternate I applies. (This is the information to which jurisdictions certify).

4. For grantees who are individuals, Alternate II applies. (Not applicable jurisdictions.)

5. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.

6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).

7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph five).

8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

NorthStar Learning Centers, Inc.

Helping children, youth, and families realize their strengths and dreams

Executive Director's Office:

53 Linden Street
New Bedford, MA 02740
508-991-5907

Business Office and Enrollment:

53 Linden Street
New Bedford, MA 02740
508-984-3384

Early Childhood Centers:

285 Ash Street
New Bedford, MA 02740
508-996-8531

267 Samuel Barnet Blvd.
New Bedford, MA 02745
508-985-1915

Family Child Care System Office:

267 Samuel Barnet Blvd.
New Bedford, MA 02745
508-985-1953

School-Age Program:

Taylor School
620 Brock Avenue
New Bedford, MA 02744
508-984-1767

21st Century School Age Sites:

Carney Academy
247 Elm Street
New Bedford, MA 02740
508-997-4511

Devalles School
120 Katherine Street
New Bedford, MA 02744
508-997-4511

Hathaway School
256 Court Street
New Bedford, MA 02740
508-997-4511

March 17, 2010

Mr. Patrick J. Sullivan, Director
Office of Housing and Community Development
City of New Bedford
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Sullivan:

Having had the opportunity to review the Draft 2010 One Year Action Plan and the Draft Consolidated Plan 2010-2014, I would like to use this window for public comment to offer my feedback from two vantage points—(1) as an involved city resident with a personal stake in community revitalization efforts for the benefit of my family and (2) as the head of NorthStar Learning Centers, a New Bedford-based, state-certified *minority nonprofit organization* that grew out of local community action to address the needs of underserved cultural communities residing in the city. From both perspectives, I believe that the proposed 2010 One Year Action Plan and five-year Consolidated Plan show how the City of New Bedford understands, prioritizes, and responds to the diverse needs of city residents.

Having lived in New Bedford for most of my life, I have a long-term regard for the city's judicious use of Community Development Block Grant and Emergency Shelter funds to promote the social and economic well-being of our city. I work in a high-poverty, formerly crime-ridden neighborhood in which the city's strategic allocation of funds on multiple fronts has led to its rejuvenation. As a human service provider, I appreciate the fact that the Office of Housing and Community Development staff members have consistently provided technical assistance and support to community-based and grassroots organizations with regard to the funding application process and fulfillment of reporting requirements.

In short, both as a New Bedford resident and as a community-based human service provider, I believe that the one-year Draft Action Plan and the five-year Consolidated Plan propose optimal investment of limited funds to make the widest impact possible for the people of New Bedford. Thank you for the chance to give feedback.

Sincerely,

SYMPHONY ORCHESTRA

P.O. Box 2053 New Bedford, Massachusetts 02741

Tel 508.999.6276 Fax 508.999.0958 info@nbsymphony.org www.nbsymphony.org

April 5, 2010

Patrick J. Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Sullivan:

I have read the Draft Action Plan and believe that it will bring great benefits to our efforts to address the numerous critical challenges facing the City of New Bedford. I therefore wholeheartedly support the plan.

I think that the Draft Action Plan is well-designed and focused. It applies much needed resources in ways that will do the most good. It is no easy task to research, balance and craft a plan that addresses so well the many issues facing the city. I commend you and your staff, as well as all the members of the New Bedford community who have provided input in the drafting process, for doing such a good job.

The New Bedford Symphony Orchestra has developed a range of programs focused on the artistic and educational needs of New Bedford children. Anyone who has been involved with music education programs, whether as a child or adult, has seen first-hand the high levels of personal development, academic achievement, self-confidence and personal enrichment that children in music programs experience. Study after study has documented these strong benefits, and any person who grew up with music in their lives, or sees their children today respond to the experience of music, can confirm the amazing effect music has on children. In the face of this overwhelming evidence, the only surprising thing is that too many communities fail to see and act on the enormous opportunity music programs represent to address the educational and personal development needs of its children. I'm glad to say that your office understands the far-reaching importance of such programs and, with CDBG funds, is making a real difference in the lives of New Bedford children.

Without CDBG funds, the NBSO would not be able to bring its Music Matters program (now called SchoolsMusic!) to New Bedford children. This funding is critical to the NBSO's ability to place the SchoolsMusic! program in New Bedford schools, where it sets children on a course of personal development, academic achievement, self-confidence, and personal enrichment that is truly life-changing. As I am sure you will agree, these children, and the City of New Bedford, need these qualities more than ever.

reading scores than those first graders who did not receive the instruction but were similar in age, IQ and socioeconomic status.

COGNITIVE DEVELOPMENT: Young children who take music lessons show different brain development and improved memory over the course of a year, compared to children who do not receive musical training.

AT-RISK KIDS: Music training helps under-achievers. Students lagging behind in scholastic performance caught up to their fellow students in reading and surpassed their classmates in math by 22% when given music instruction over seven months.

STAYING IN SCHOOL: Schools that have music programs have higher graduation and attendance rates than do those without programs.

SCIENCE: Nearly 100% of past winners in the prestigious Siemens Westinghouse Competition in Math, Science and Technology (for high school students) play one or more musical instruments.

HEALTHY LIVES: Students who participate in school band or orchestra have the lowest levels of current and lifelong use of alcohol, tobacco and illicit drugs among any group in our society.

COLLEGE ACHIEVEMENT: College music majors scored the highest reading scores among all majors including English, biology, chemistry and math.

FAMILY: Nine out of ten adults and teenagers who play instruments agree that music making brings their family closer together.

For citations of the above studies and more information, please visit:

http://www.americansforthearts.org/public_awareness/artsed_facts/highlights/music.asp,
http://www.menc.org/resources/view/why-music-education-2007, and
http://www.supportmusic.com/SupportMusic_Book.pdf.

For all of these reasons, the Draft Action Plan will provide important benefits in addressing some of the most important needs of the City of New Bedford. It has my wholehearted support.

If you have any questions or need anything further, please do not hesitate to contact me.

Sincerely,

David M. Prentiss
President and CEO

CITY OF NEW BEDFORD
Scott W. Lang, Mayor

Commissioner

Water
Wastewater
Highways
Engineering

April 5, 2010

City of New Bedford
Office of Housing & Community Development
608 Pleasant Street
New Bedford, MA

Attn: Mr. Patrick J. Sullivan, Director

Dear Mr. Sullivan:

This letter is to inform you that I have reviewed the Draft Action Plan and the Draft Consolidated Plan for the Office of Housing and Community Development.

I would like to take this opportunity on behalf of the Department of Public Infrastructure of the City of New Bedford to express my support to the Office of Housing and Community Development for the Draft Action Plan and the Draft Consolidated Plan.

Unfortunately due to these severe economic times, the Department of Public Infrastructure (DPI) for the City of New Bedford is unable to receive sufficient funding to upgrade storm water drainage and water mains, replace lead water services, repair City streets and sidewalks and install ADA handicap access ramps at intersections.

With the award of Community Development Block Grant funds DPI is able to concentrate on repairs to streets and sidewalks in Low to Moderate Income areas of the City in order to make travel safe for pedestrians and vehicles, DPI continually evaluates all aspects of the public infrastructure strategically prioritizing the upgrades needed.

We strongly support and sincerely thank the Office of Housing and Community Development in its efforts to address the ever pressing needs that confront our community daily. .

Sincerely,

Ronald H. Labelle

Ronald H. Labelle

Catholic Social Services
Diocese of Fall River

Arlene A. McNamee
Executive Director

Central Office:

Fall River
1600 Bay Street
P. O. Box M - So. Station
Fall River, MA 02724
Ph: 508-674-4681
Fx: 508-675-2224

Satellite Offices:

Attleboro
10 Maple Street
Attleboro, MA 02703
Ph: 508-226-4780

Cape Cod
261 South Street
Hyannis, MA 02601
Ph: 508-771-6771

New Bedford
238 Bonney Street
New Bedford, MA 02744
Ph: 508-997-7337

Taunton
78 Broadway
Taunton, MA 02780
Ph: 508-824-3264

Rhode Island
Reaching Out
311 Hoppar Street

April 7, 2010

Mr. Patrick Sullivan
Director
Office of Housing and Community Development
608 Pleasant St
New Bedford, MA 02740

Dear Mr. Sullivan,

I am writing to express the support of Catholic Social Services for the New Bedford Office of Community Development's Fiscal Year 2010 Action Plan and certifications, regarding the Community Development Block grant (CDBG) Program as well as the Emergency Shelter Grant (ESG) Program.

I have reviewed both the Draft Action Plan and I would like to use this public comment period to provide feedback on how the Office of Housing and Community Development and ESG funds has assisted Catholic Social Services and the residents of New Bedford .

The Action Plan identifies with the city's five year plan and addresses the priorities and objective that are outlined in it. The Office of Community Development has always worked with not- for-profit agencies and has used the opportunity to appraise itself of the needs of the various peoples that comprise our city. The relationship has always been respectful and supportive and, as a direct result, many public service and homeless needs have been addressed to improve the quality of life for our citizens.

As a recipient of ESG funds, Catholic Social Services has worked closely with the New Bedford Office of Community Development, implementing projects to assist the low-income residents of the City of New Bedford. We believe that the plan continues this commitment to the poor and would like to offer our support

Sincerely,

Arlene McNamee
Executive Director

Boys & Girls Club
of Greater New Bedford, Inc.
166 Jenney Street
New Bedford, MA 02740
Mailing Address
P.O. Box 1506
New Bedford, MA 02741
Tel: 508-992-8011
Fax: 508-991-6755
www.bgcnewbedford.org

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John E. Williams, Esq.

Wareham Unit Director
Barbara M. Sullivan

54 Viking Drive
Wareham, MA 02571
Mailing Address
P.O. Box 587
Wareham, MA 02571

March 31, 2010

Mr. Patrick Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA. 02740

Dear Mr. Sullivan,

This letter is to inform you that I have reviewed the Draft Action Plan and the Draft Consolidated Plan for the Office of Housing and Community Development.

I would like to take this opportunity on behalf of the Boys & Girls Club of Greater New Bedford, to express my support to the Office of Housing and Community Development for its Action and Consolidated Plan.

The Boys & Girls Club of Greater New Bedford has experienced first hand the benefits of Community Development Block Grant funds. These funds have allowed our organization the ability to service hundreds of boys and girls each year many of which reside in public housing developments and low-income neighborhoods. Our ability to provide transportation to and from the Boys & Girls Club to these recipients has afforded youth with the ability to access vital after-school and summer programs and services that benefit the recipients greatly.

Even more so the Outreach Transportation Program has proven beneficial to the overall families impacted by this service. This has provided affordable after school and summer programs to families as well as assisted working parents and single parent households in maintaining and obtaining employment and employment opportunities. CDBG funds has also assisted our organization in leveraging additional funds for our Outreach Transportation Program.

Should this program be curtailed or cutback it would have a devastating impact on our youth and the community at large. One of the most critical issues facing our community and the youth of the community is the lack of transportation. I strongly support and sincerely thank the Office of Housing and Community Development in its efforts to address the ever pressing needs that confront our community daily. Your ability to assist those low income and less fortunate individuals and families plays a major role in building a stronger community in the city of New Bedford.

Sincerely,

58 Crapo Street - New Bedford, MA 02740 - Tel. 508 990-6115

March 26, 2010

Mr. Patrick J. Sullivan, Director
Office for Housing and Community Development
608 Pleasant Street
New Bedford. MA 02740

Dear Mr. Sullivan:

The Immigrants' Assistance Center (IAC) is pleased to submit a letter of support for the Office of Community Development's Action Plan for FY2010 and the Consolidated Plan for FY2010-2014. The Action Plan describes how federal grant funds and anticipated program income will be used in the coming year to address priority needs and objectives identified in the City's five year Consolidated Plan.

The grant that the IAC receives from Community Development Block Grant allows the IAC to provide social services to the Non-English Speaking residents of the city of New Bedford who are low-income. Through this grant the IAC is able to assist the non-English speakers become aware of regulations, guidelines, programs and give the immigrant community the tools which will allows them to be connected to mainstream resources. In return the immigrant community can facilitate their lives financially, feel less isolated and are able to integrate into the main stream community.

The funds from Community Development Block Grant makes a tremendous impact on the lives of the low income non-English Speakers of the city of New Bedford on a daily basis without the support of CDBG the IAC would not be able to provide assistance to this much needed venerable community.

I strongly urge you to support the City of New Bedford Annual Action Plan for FY 2010 and the Consolidated Plan for FY 2010-2014.

Thank you in advance for your support.

Sincerely,

Helena S. Marques,
Executive Director

CABH

COMMUNITY ACTION FOR BETTER HOUSING

1600 Bay St, Fall River, MA 02724

April 7, 2010

Mr. Patrick Sullivan
Director
Office of Housing and Community Development
608 Pleasant St
New Bedford, MA 02740

Dear Mr. Sullivan,

I am writing to express the support of Community Action for Better Housing for the New Bedford Office of Community Development's Fiscal Year 2010 Action Plan and certifications, regarding the Community Development Block grant (CDBG) Program as well as the Emergency Shelter Grant (ESG) Program.

I have reviewed both the Draft Action Plan and I would like to use this public comment period to provide feedback on how the Office of Housing and Community Development and ESG funds has assisted Community Action for Better Housing and the residents of New Bedford .

The Action Plan identifies with the city's five year plan and addresses the priorities and objective that are outlined in it. The Office of Community Development has always worked with not- for-profit agencies and has used the opportunity to appraise itself of the needs of the various peoples that comprise our city. The relationship has always been respectful and supportive and, as a direct result, many public service and homeless needs have been addressed to improve the quality of life for our citizens.

As a recipient of CDBG funds, Community Action for Better Housing has worked closely with the New Bedford Office of Community Development, implementing a multitude of development projects to assist the low-income residents of the City of New Bedford. We believe that the plan continues this commitment to the poor and would like to offer our support

Sincerely,

Arlene McNamee

SouthCoast Compeer® PROGRAM

Compeer = companion-peer

Making Friends, Changing Lives

March 22, 2010

Mr. Patrick J. Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Sullivan,

Thank you for the opportunity to comment on the Draft 2010 Action Plan and Draft Consolidated Plan for the years 2010-2014. The needs of the City of New Bedford and its residents are well represented in these documents.

SouthCoast Compeer has been a recipient of CDBG grants in the past, for which we are very grateful. The funds are used to recruit, train and match caring volunteers with people experiencing mental illness, whether they live alone, with their families, in group homes, or even in psychiatric hospitals. It has been proven over the years that people receiving mental health treatment need encouragement on their way to recovery in order to continue their therapy, to socialize,. and to become once again productive members of society. With the financial and personnel cuts in the mental health field because of the present economy, supportive volunteers are needed more than ever. By their friendship and encouragement, they help reduce and even prevent some of the evils of society such as homeless, drug abuse, crime and even suicide. The stigma of mental illness is also reduced, thereby helping recovered clients obtain jobs and no longer be burdens on tax payers.

Thank you again for all the work that has gone into these Drafts. Hopefully the City Council and HUD will approve the funds you are requesting in order to better the lives of the residents of the City of New Bedford.

Sincerely,

Christine Frizzell

D. Christine Frizzell, EdD Director
Counseling and Student Development Center
UMass Dartmouth'
508 999 8650

BRICKbyBRICK
A COMMUNITY ORGANIZATION

3 South Sixth St ~ Second Floor
New Bedford, MA 02740
ph 508-990-9090 fax 508-990-9088
email: brickbybrick@neaccess.net

March 18, 2010

Patrick J. Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Sullivan:

On behalf of Brick By Brick Foundation, Inc., I would like to extend my support after reviewing the Draft 2010 One Year Action Plan and the Draft Consolidated Plan 2010-2014.

The Community Development Block Grant funds have been vital to our Teen Creative Careers Program, and have allowed us to service over 100 youth in the past two years. Our program provides teens with a structured setting that allows them to express their community solutions through art, music and theater. Students communicate their positive messages to a wide demographic audience in the community by performing, producing CD's and distributing publications.

Without funding such as The Community Development Block Grant, many of our students would not have a safe, productive place to attend after-school and would most likely turn to gangs, drugs and other illegal activity that is destructive to our community. The Community Development Block Grant has given our youth the opportunity to become positive mentors and role models for their peers.

I look forward to our continued work together.

Sincerely,

Tracy Furtado

Tracy Furtado

1640 Purchase Street, New Bedford, Massachusetts 02740-6619
Telephone 508-999-6400 • FAX 508-993-6510 • TDD 508-994-4265

March 16, 2010

Mr. Patrick Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
2nd Floor
New Bedford, MA 02740

Letter of Support

Dear Mr. Sullivan:

Coastline Elderly Services, Inc. is pleased to lend its support to the Office of Housing and Community Development on the Action Plan. Coastline has had the opportunity to review the Draft Action Plan which clearly demonstrates the city's commitment in ensuring that services and programs are able to assist many individuals throughout the City of New Bedford, including revitalization of the city for continued growth.

Funding from the Office of Housing and Community Development has allowed Coastline to provide the Community Mainstream Resources program that assists in decreasing homelessness by linking individuals to federal resources, and funds have also allowed many agencies throughout the city the opportunity to meet the identified needs included in the Consolidated Plan.

The Action Plan addresses the priorities and objectives as demonstrated in the City of New Bedford's initiatives. Coastline wholeheartedly supports this plan.

Sincerely,

Theresa Larson
Assistant Director

TL/jkm

cc: Ann McCrillis, AAA Planner

March 19, 2010

Patrick J. Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Sullivan,

Having read the Draft 2010 Action Plan and Draft Consolidated Plan for the years 2010-2014 and having attended a public hearing previous to the writing of these documents, I appreciate the effort that you and your staff have put into this work. It certainly reflects the input you have received from the public as well as your past experience. I do believe that the needs of the New Bedford community are well represented in these documents.

Since the non-profit service organization, SouthCoast Compeer,which I represent, and the people it serves have greatly benefited from the funds obtained through the CDBG in the past, we sincerely hope that your plan will be favorably received by the City Council and HUDand that the monies you are requesting for the betterment of the City of New Bedford will be granted.

With the present local economy and consequently cuts in services to those experiencing mental illness, federal funds are needed more than ever to prevent homelessness and crime.

Thank you again for your continued endeavor to make the City of New Bedford a better place to live and work. God bless you and your staff.

Sincerely,

Sr. Joseph Marie

Sister Joseph Marie Levesque, OP
SouthCoast Compeer Volunteer Coordinator

UMass | 285 Old Westport Rd. Dartmouth, MA | UMass Dartmouth SouthCoast | Ph. 508.542.0203 Ph. 508-999-8843

Art Therapy Inspirational Art For Seniors Inc.
P.O. Box 61325 - New Bedford, MA 02746-0325

3-15-10

Executive Director, Patrick Sullivan

The Office of Housing and Community Development, CDBG has funded and helped hundreds of senior citizens in the Art Therapy Inspirational Art for seniors program. The senior citizens that participate in the program have developed a special skill in the Arts. Most of the senior artists have a low to moderate income and could never be able to participate in this program without the support of CDBG. This program gives our senior's self confidence and a sense of pride by accomplishing wonderful works of art. By their involvement they develop a sense of accomplishment and pride.

Art Therapy Inspirational Art for Seniors, Inc. would like to thank CDBG for their support and help in this program and making the senior citizen a generation that can be proud of their legacy that they will leave for generations to come.

Sincerely,

Cindy Ricard
President/Director

Board of Directors

James Mathes
President

Michael Travers
Vice President

Michael J. Livingstone, esq.
Clerk

Brian Boissoneau
Gregory Gouveia
Victoria Greco
Raymond Hotte
Ivan Ketchum
Janice Lynch
Diane Nichols
Marc. J. Santos, esq.
John T. Saunders

Joanne Rego
Executive Director

March 15, 2010

Patrick J. Sullivan
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Sullivan:

On behalf of Access for Community Enhancement Services, Inc and all of our participants I would like to take this opportunity to thank the Office of Housing and Community Development for their assistance. With the help of the Office of Housing and Community Development and the dedicated staff who work there, Access for Community Enhancement Services has been able to successfully offer the much needed social and recreational programs for individuals from the Greater New Bedford area that have developmental disabilities. These programs include a monthly dance at a local VFW which is attended by 140-160 individuals each month.

I have reviewed the Draft Action Plan that has been developed by the Office of Housing and Community Development and offer my full support of this plan to the City of New Bedford CDBG Office.

Sincerely,

Joanne M Rego

Joanne M. Rego
Executive Director

Men's Recovery Home
466 North Main Street
Fall River, MA 02720
508-674-2788 x 102

Woman's Treatment Program
522 North Main Street
Fall River, MA 02720
508-674-2788 x 101

Woman's Treatment Program
979 Pleasant Street
New Bedford, MA 02740
508-984-1880 x 124

Outpatient Treatment
542 North Main Street
Fall River, MA 02720
508-674-2788 x 120

Next Step Home Program
506 North Main Street
Fall River, MA 02720
508-674-2788 x 213

Graduate Program
506 North Main Street
Fall River, MA 02720
508-674-2788 x 118

Graduate Program
977 Pleasant Street
New Bedford, MA 02740
508-984-1880 x 124

Transition House
542 North Main Street
Fall River, MA 02720
508-674-2788 x 118

First Step Inn
Emergency Shelter Program
175 North Main Street
Fall River, MA 02720
508-679-8001

Stone Residence
177 North Main Street

March 17, 2010

Mr. Patrick J. Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Patrick:

I have reviewed the Draft Action Plan and the Draft Consolidated Plan and wish to take this opportunity to comment on the plans during this public comment period. I feel the plans accurately identify and address the needs of our New Bedford community. The plans clearly outline activities that will be funded utilizing Community Development Block Grants(CDBG), Emergency Shelter Grants (ESG), and the HOME Investment Partnership (HOME) Program. It contains recommendations for specific projects and services to address housing, community development, emergency shelter, and homeless needs which are consistent with the needs of New Bedford. Furthermore, I feel these activities identified in the plan will positively impact the quality of life for the City's low and moderate-income residents.

As always, we applaud the work of your Department and the City of New Bedford, and your continued dedication to improving this City for all community members!

Sincerely,

Nicole Nicholson
New Bedford Women's Program Supervisor
Steppingstone Incorporated

April 9, 2010

Patrick J. Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Re: Community Development Block Grant Program

Dear Mr. Sullivan:

I am writing to thank you for your continuing support of the Housing Law Project administered by the New Center for Legal Advocacy, and funded, in part, by the Community Development Block Grant Program (CDBG).

CDBG funding has been and continues to be absolutely necessary to the efforts of our organization to provide high quality legal advice, assistance, and representation to tenants at risk for eviction and homelessness. All of the clients served by the Housing Law Project are either low income or extremely low income as their household income cannot exceed 125% of the federal poverty standards, absent extraordinary expenses.

The number of residents provided with services has risen steadily since the inception of the project in 2003, and will again exceed 200 served in the current fiscal year. As a result of waiting lists for subsidized and public housing and the constriction of the rental housing stock resulting from the ongoing foreclosure crisis, the preservation of private housing tenancies and the enforcement of low-income residents' right to safe and decent housing continues to be of primary concern in the prevention of homelessness.

The Housing Law Project at the New Center for Legal Advocacy is the primary source for free legal help for tenants in private housing in the City of New Bedford. The support of the CDBG, in concert with funds from the Legal Services Corporation (LSC), enables residents of New Bedford to access more comprehensive legal services than would be possible with the LSC funding alone. This is why your support through the CDBG funds is so important.

I appreciate the opportunity to work with your office to provide safe, sanitary, and stable housing for the most vulnerable segment of New Bedford's population. Thank you, again.

Yours truly,

Janne Hellgren, Esq.
Interim Executive Director

224 Brock Ave.
New Bedford, MA 02744

Email: tfk@tfknewbedford.org

March 30, 2010

Patrick J. Sullivan, Director
City of New Bedford
Office of Housing & Community Development
608 Pleasant Street
New Bedford, MA 02740-6204

Re: 2010 Draft Action Plan

Dear Patrick:

After reviewing the 2010 Draft Action Plan, Trips for Kids New Bedford, Inc. (TFK) fully endorses the Plan's content and objectives.

With CDBG funding, and consistent with its primary objective, a significant number of LMI individuals have been receiving much-needed services and are being provided with new opportunities not otherwise available to them.

The Directors and Staff of TFK are pleased to continue working with community partners at positively impacting the quality of life for the City's low and moderate-income residents.

Sincerely,

JoAnn Clarke
Executive Director

Administrative Office
TEL (508) 676-5022
FAX (508) 676-8657

22 Bedford Street, P.O. Box 2507
Fall River, MA 02722-2507

April 8, 2010

Patrick J. Sullivan, Director
Office of Housing & Community Development
608 Pleasant Street
New Bedford, MA 0274

RE: *FY2010 Draft Action Plan and Consolidated Plan for FY2010-2014*

Dear Mr. Sullivan,

South Coastal Counties Legal Services, Inc. (SCCLS) has reviewed and supports the FY2010 Draft Action Plan and Consolidated Plan for FY 2010-2014 in prioritizing the needs and objectives identified in the City's five (5) year Consolidated Plan.

SCCLS provides free civil legal assistance to poor and low income individuals and families in New Bedford and across the SouthCoast. Every year, we receive in excess of 4,000 applications from eligible persons seeking legal representation including a high volume of housing-related cases. Many families face the threat of homelessness through foreclosure of their residences; however, a greater number are displaced as tenants of property that has been foreclosed.

SCCLS has been able to provide legal services to help prevent individuals and families from becoming homeless as well as helping those who are experiencing homelessness and we have witnessed first-hand the positive impact on the community made possible by both the Community Development Block Grant funds and the Emergency Shelter Grant funds.

Sincerely,

Richard McMahon, Esq.
Executive Director (Ext. 2016)
Direct Line: 774-488-5950
rmcmahon@sccls.org