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# CITY OF NEW BEDFORD, MASSACHUSETTS

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MAYOR

OFFICE OF HOUSING & COMMUNITY DEVELOPMENT  
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COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM  
■  
HOME INVESTMENT PARTNERSHIP PROGRAM  
■  
EMERGENCY SHELTER GRANT PROGRAM



## FISCAL YEAR 2011 CAPER

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

JULY 1, 2011 – JUNE 30, 2012

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# CAPER

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## **CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT EXECUTIVE SUMMARY FISCAL YEAR 2011**

The City of New Bedford, Massachusetts is pleased to present an Executive Summary of its Consolidated Annual Performance and Evaluation Report [CAPER] for the period July 1, 2011 through June 30, 2012. There are three main purposes to the production of the CAPER:

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

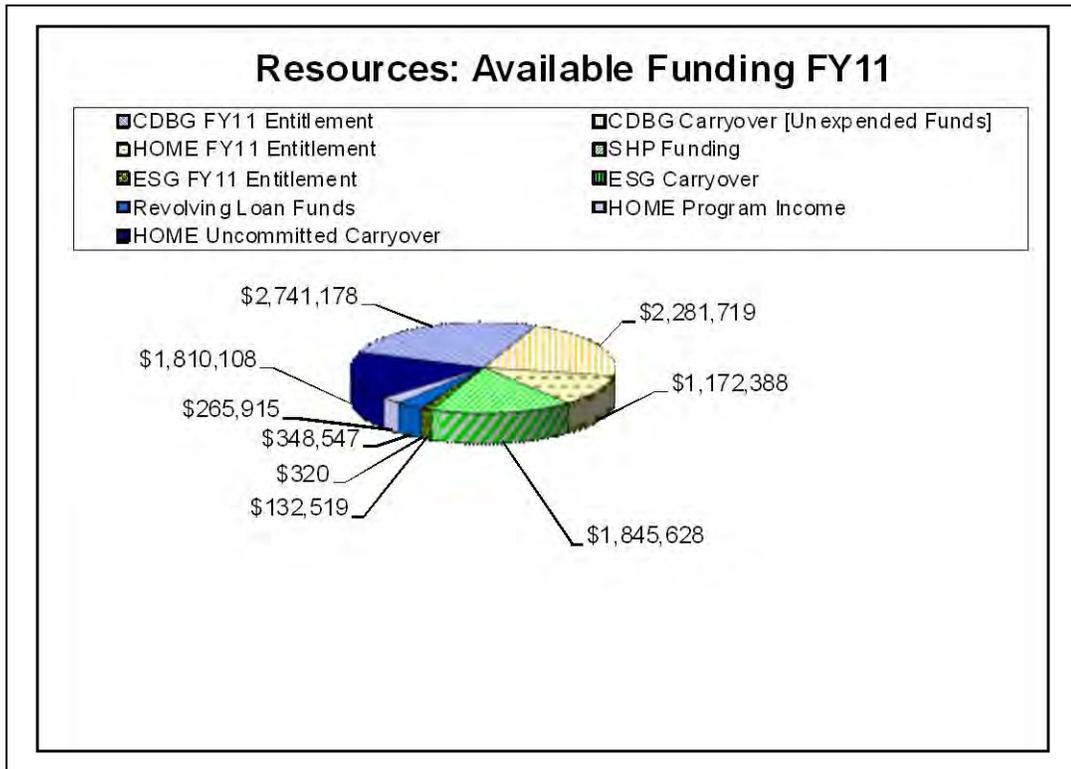
The City of New Bedford's CAPER has been prepared in accordance with the HUD memorandum dated March 25, 1998. The full CAPER document contains discussions that overview housing, homelessness, and community priorities articulated in the City's five year *Consolidated Plan FY2010-FY2014*, resources available and actions undertaken during fiscal year 2011 in response to those priorities and a self evaluation of progress made during the past year in addressing identified priority needs set forth in both the City's *Consolidated Plan* and its *Fiscal Year 2011 Action Plan*.

A draft of the CAPER was available for public review from August 27<sup>th</sup> through September 10<sup>th</sup>, 2012 in libraries, City Hall, and the Office of Housing & Community Development. A notice of the draft CAPER's availability was published in the Standard Times on August 27<sup>th</sup>, 2012.

### Summary of Resources and Expenditures

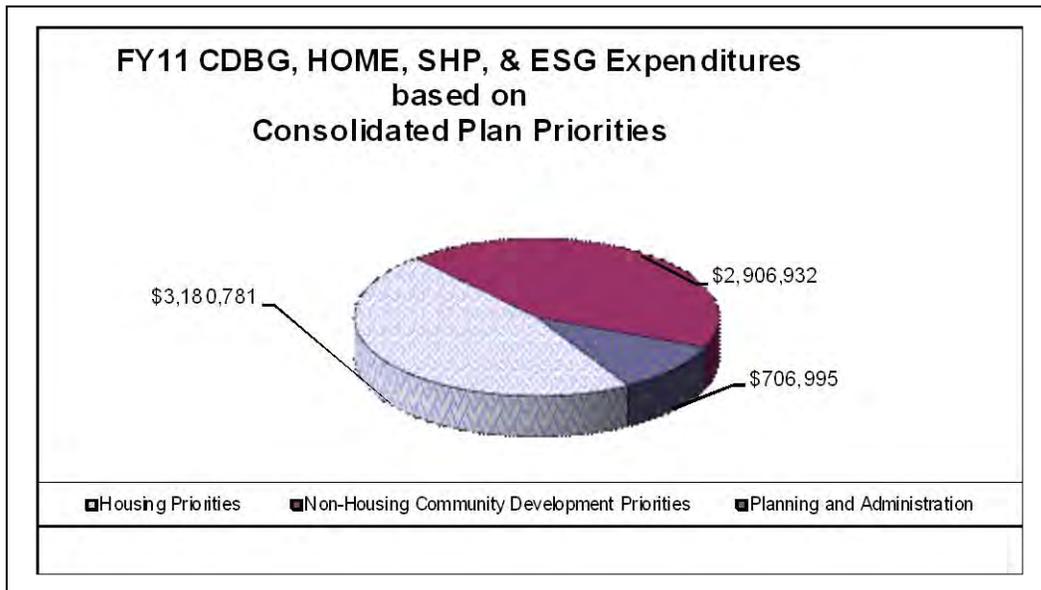
During FY11, over \$10.5 million was expended/committed for housing and community development programs and projects funded in whole or in part by the City of New Bedford. Figure 1 depicts these funds by source:

Figure 1: Available FY11 Funding



**Figure 2** depicts the total investment of housing and community development funds in the City of New Bedford by Consolidated Plan Priority<sup>1</sup>. Expenditures are limited to costs paid during the report period, only, and represent only the portion of projects funded out of the Community Development Block Grant (CDBG), HOME, and Emergency Shelter Grants (ESG) Programs.

Figure 2: Total Funds Expended by Priority



**Accomplishments**

The City of New Bedford, acting through its Office of Housing and Community Development, conducted a series of public forums, both educational and technical, with an eye toward empowering its citizenry and engaging the public sector in developing a realistic response to the Community’s articulated needs and priorities for fiscal year 2011. The product of those meetings and subsequent application process led to the development of the *FY11 Action Plan*.

During FY2011, the City of New Bedford made significant progress in response to the priorities, strategic objectives, and performance measurements identified in the *FY11 Action Plan* and the *Consolidated Plan*. Those accomplishments are summarized using the following three categories: Housing Priorities, Non-Housing Priorities, and Planning & Administration<sup>2</sup>.

1. Housing Priorities

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

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

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

The following chart identifies the extent to which activities undertaken in fiscal year 2011 responded to these priorities:

| Priorities  | Activity  | \$\$<br>Expended   | Accomplishments  |
|---|---|--------------------|--|
| Affordable Housing, Homeownership, Homebuyer Assistance   | Neighborhood's First, First Time Homebuyer Assistance | \$90,644 (HOME)    | Provided 8 families with down payment/closing costs, rehab and/or gap assistance   |
|   | HOME/CHDO   | \$36,721 (HOME)    | Provided funding for rental housing units.   |
|   | HOME/ Rental Housing                                  | \$787,544 (HOME)   | Provided funding for rental housing units.   |
|   | HOME Initiatives                                      | \$0                | Acquisition/Rehab of property (2 units) to sell to First Time Homebuyer.   |
|   | At Home Program                                       | \$5,632 (CDBG)     | Provided rehab assistance for 1 unit of housing  |
|   | Financial Assistance Program                          | \$105,873 (CDBG)   | Provided rehab assistance for 9 units of housing   |
|   | Housing Accessibility                                 | \$56,029 (CDBG)    | Provided 9 units with accessibility improvements   |
| Shelter, Services and Affordable Housing Options to assist those experiencing or threatened with Homelessness | Service Delivery-Housing                              | \$265,150 (CDBG)   | Costs associated with the housing revolving loan fund and grant programs offered through the OHCD  |
|   | Emergency and Transit. Shelter Op. Cost Assistance    | \$92,405 (ESG)     | Emergency Shelter for 636 persons  |
| Shelter, Services and Affordable Hsg. Options, <i>Continued</i>   | Homeless Prevention Programs                          | \$33,213 (ESG)     | Fuel Assistance, Furnishings & First Month's Rent Programs assisted 329 persons  |
|   | Homeless Assistance Housing                           | \$1,689,510 (SHP)  | Provided 39 units of transitional housing and 225 units of subsidized permanent housing with supportive services exclusively for homeless individuals and families |
| Reducing Lead Paint Hazards   | CDBG Lead Paint Abatement                             | \$18,060 (CDBG)    | Provided lead paint abatement assistance to 12 units   |
| <b>Housing Priorities Total:</b>  |   | <b>\$3,180,781</b> |  |

2. Non-Housing Priorities

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

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

The following chart identifies the extent to which activities undertaken in fiscal year 2011 responded to these priorities:

| Priority          | Activity  | \$\$ Expended      | Accomplishments   |
|-------------------|---|--------------------|---|
| Public Services   | CDBG public service projects                            | \$443,591 (CDBG)   | 31 public service activities ranging from recreation and arts programs to counseling, case management and transportation services provided services to 13,050 individuals, 42% of whom were extremely low income, 39% of whom were low income and 15% of whom were moderate income. |
| Priority          | Activity  | \$\$ Expended      | Accomplishments   |
| Public Facilities | Various public facilities and neighborhood improvements | \$1,139,709 (CDBG) | Improvements to the Hillman Street Gym, Verdean Vets, Zeiterion Theatre, YWCA, Kennedy Donovan and the New Bedford Women's Center.  |
|                   | Project Management                                      | \$77,545 (CDBG)    | Project management associated with CDBG funded projects   |

|                           |  |                     |   |
|---------------------------|--|---------------------|---|
| Economic Development      | Storefront/Facade Reimbursement Program  | \$28,143<br>(CDBG)  | Provided 17 storefront rehabilitation grants to assist business owners with façade improvements                   |
|                           | NBEDC Activities                         | \$398,000<br>(CDBG) | Provided 3 Economic Development Loans that will result in the creation of 4 FTE jobs and the retention of 24 jobs |
| Public Infrastructure     | Streets and Sidewalks                    | \$299,158<br>(CDBG) | Street and sidewalk repair in eligible Census Tracts  |
|                           | Acushnet Avenue Improvements             | \$3,745<br>(CDBG)   |   |
|                           | Vacant Lot Restoration/Community Gardens | \$22,493<br>(CDBG)  | Restoration of vacant lots through community gardens and landscaping  |
|                           | Playground Improvements                  | \$494,548<br>(CDBG) | Site improvements at Hazelwood & Brooklawn Park   |
| <b>Non-Housing Total:</b> |  | <b>\$2,906,932</b>  |   |

3. Planning and Administration

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

| Activity                              | \$\$<br>Expended                      | Accomplishments   |
|---------------------------------------|---------------------------------------|---|
| Planning and Administration:          | \$667,745<br>(CDBG,<br>HOME &<br>ESG) | General administration and compliance associated with CDBG, HOME and ESG programs   |
| Urban Planning and Revitalization     | \$39,250<br>(CDBG)                    | Community Historic Preservation Planning services which include the HUD environmental review process and Section 106 historic reviews on CDBG projects administered by the OHCD |
| <b>Planning/Administration Total:</b> | <b>\$706,995</b>                      |   |

<sup>2</sup> In addition to housing and non-housing priorities, the City directed significant resources into targeted neighborhoods, directing resources and initiatives to meet the prioritized needs of these neighborhoods. These resources are captured under both the housing and non-housing priority charts and are further highlighted in the body of the FY2011 CAPER.

**Conclusions**

During FY11, the City of New Bedford made significant progress in implementing its Housing and Community Development goals and priorities as set forth in its *Consolidated Plan* and *FY2011 Action Plan*. Many of these activities stand out as having an exceptionally positive impact on improving the quality of life for the City's low and moderate-income residents. All of these activities have come to fruition as the result of an active public process, community input, careful planning, and a significant commitment of financial resources while providing tremendous opportunities for low and moderate-income individuals and families, both young and old, throughout the City of New Bedford.

In evaluating the effectiveness of serving low and moderate-income residents, the City of New Bedford is pleased to report that more than 93% of CDBG funds were expended on activities benefiting low and moderate-income residents, well in excess of the required 70%. All HOME and ESG funding beneficiaries were persons of low-moderate income.

The City of New Bedford is proud of its achievements during FY2011 and looks forward to serving its residents in FY2012. We remain confident that this high-level of performance can be maintained as we continue exploring innovative opportunities to improve the quality of life for our low and moderate-income citizenry.

## PUBLIC MEETINGS and EVENTS



## INFRASTRUCTURE IMPROVEMENTS



*Bates Street*

**PUBLIC SERVICES**



Trips for Kids Explore Your Environment



Art Therapy Inspirational Art for Seniors



New Bedford Whaling Museum Apprentice Program



North Star Learning Centers Acushnet Heights Youth Club



ESOL Program



Elder Programs and Services



North Star Farmers Market-Clasky Park



United Way Hunger Commission

# HOUSING

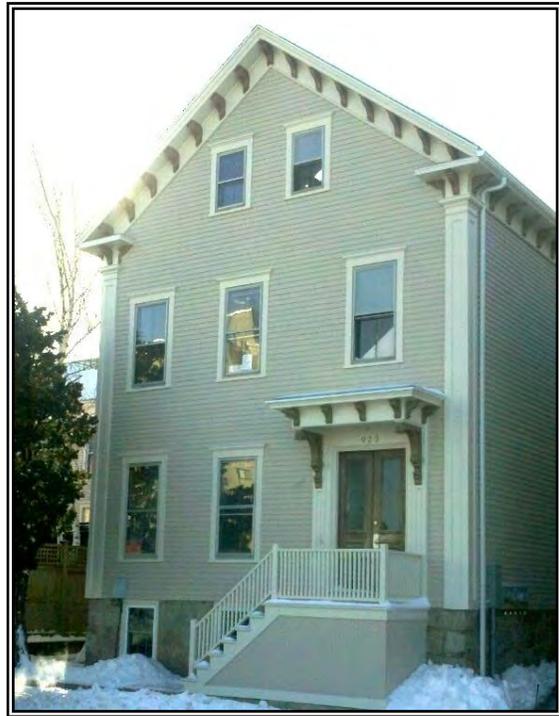
## FIRST TIME HOMEBUYER



*South 6th Street – before and after*



*Topham Street*



*Pleasant Street*

## HOUSING



*Summer Street – before and after. Project is being funded with Attorney General (AG) funds.*

## Housing Accessibility



## AFFORDABLE HOUSING TAX CREDIT PROJECTS with HOME FUNDS



*The rehabilitation of Cliftex Lofts on Riverside Ave is being funded with HOME funds.*



*The rehabilitation of a CABH project on Allen Street is being funded with HOME funds.*



*Ingraham Place*



*Temple Landing*

## PUBLIC FACILITIES Brooklawn Park

### *Installation of New Brooklawn Park Playground, Adult Fitness Area, and Splashpad*



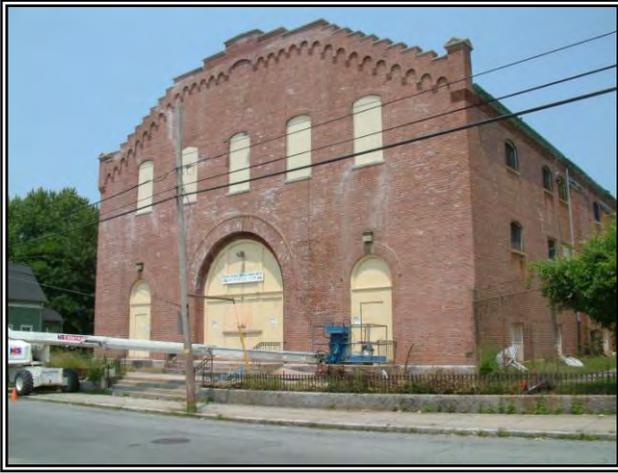
*Brooklawn Park Before*



*Brooklawn Park After*

# Andrea McCoy Gymnasium

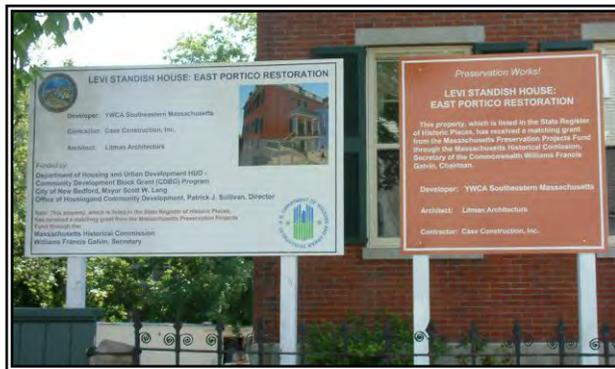
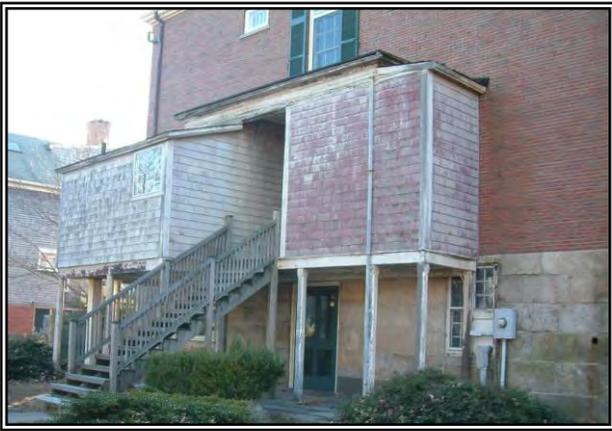
*Before*



*After*



## YWCA Levi Standish House



*Levi Standish House 20 S. Sixth Street - Historic Preservation and installation of an accessible restroom*

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# CAPER

JULY 1, 2011 - JUNE 30, 2012

## 1. INTRODUCTION

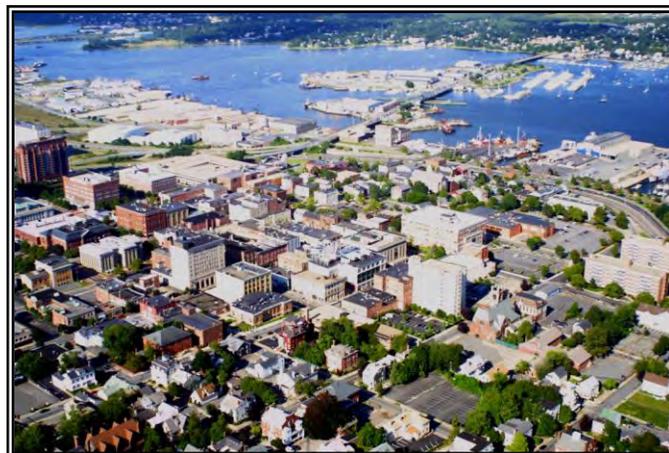
This Consolidated Annual Performance and Evaluation Report (CAPER) has been prepared in accordance with guidance provided by the U.S. Department of Housing and Urban Development for annual performance reporting. This report summarizes the performance of the City of New Bedford in administering Fiscal Year 2011 Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) Programs.



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

In June 2011, OHCD planned, prepared and submitted to the U.S. Department of Housing and Urban Development its *Fiscal 2011 Action Plan* for the CDBG Program, the ESG Program,

and the HOME Investment Partnership Program. This annual plan adheres to the priorities articulated in the five-year Consolidated Plan 2010-2014 and describes recommendations for specific projects and services to address housing, community and economic development, emergency shelter and homelessness needs identified through the citizen participation process. The five-year plan covers the period from July 1, 2010 through June 30, 2014.



In FY 2011 (July 1, 2011 – June 30, 2012), the City received three entitlement grants (CDBG, HOME and ESG) that are covered by this report as follows:

| Grant Program   |  | Funds Made Available<br>During Fiscal Year 2011 |
|---|--|---|
| <b>Community<br/>Development Block<br/>Grant Program<br/>(CDBG)</b> | Entitlement:                                       | \$5,022,897                                     |
|   | Revolving Loan Fund [including<br>Program Income]: | \$ 348,547                                      |
|   | <b>TOTAL:</b>                                      | <b>\$5,371,444</b>                              |
|   | Total Expenditures:                                | \$3,900,310                                     |
| <b>HOME Investment<br/>Partnership Program<br/>(HOME)</b>           | Entitlement:                                       | \$1,172,388                                     |
|   | Program Income:                                    | \$ 265,915                                      |
|   | <b>TOTAL:</b>                                      | <b>\$1,643,341</b>                              |
| <b>Emergency Shelter<br/>Grant Program<br/>(ESG)</b>                | Entitlement:                                       | \$ 132,519                                      |
|   | <b>TOTAL:</b>                                      | <b>\$ 132,519</b>                               |

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

#### A. SUMMARY OF CITIZEN PARTICIPATION PROCESS & COMMENTS

The City of New Bedford administered its consolidated entitlement programs in accordance with its Citizen Participation Plan, holding public hearings and disseminating information in a timely fashion. Notices regarding the publication of the Action Plan public hearings were printed in the *Standard-Times* on January 5, 2011; in the January issue of the *Cape Verdean News*, in *Vocero Hispano* on January 7, 2011; and in *Ó Jornal* on January 7, 2011. Notices and advertisements were provided in English, Portuguese and Spanish. In addition, staff members from



the Office of Housing & Community Development attended several neighborhood, community, and City Council meetings to discuss CDBG, HOME and ESG funded projects, to offer resources for specific community initiatives, to provide general information regarding the programs, and to continue to assess critical or changing needs in the community.

In accordance with HUD regulations, a draft of the CAPER was made available to the public for a fifteen day review and comment period prior to its submission to HUD. The draft CAPER document was placed in five (5) public locations within the City of New Bedford.

Those locations were: the Office of Housing & Community Development, 608 Pleasant Street; the City Clerk's Office (City Hall), 133 William Street; the Main Branch of the New Bedford Free Public Library, 613 Pleasant Street; the Wilks Library (North End), 1911 Acushnet Avenue; and the Howland Green Library (South End), 3 Rodney French Boulevard.

The draft version of this Fiscal Year 2011 CAPER has been placed for review (at the same designated locations) during the 15-day public comment/review period beginning August 27, 2012 and ending on September 10, 2012.

## **B. NARRATIVE STATEMENTS**

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

This section will demonstrate how activities undertaken during the program year address pertinent Strategic Plan objectives and areas of high priority identified in the City's five year Consolidated Plan. The activities undertaken during the program year (FY 2011) addressed virtually all of the specific objectives identified in the five year consolidated plan completed in May, 2010.

#### **[a] The Housing and Homeless Strategic Plan**

##### **Five-year Housing and Homeless objectives:**

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



##### **How the Housing and Homeless objectives were met during FY2011:**

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

Several CDBG financed housing programs have been developed to respond to these specific needs. The At-Home program, a housing rehabilitation program specifically tailored to respond to emergency and necessary repairs to enable homeowners to remain in their homes, is one example of how this is accomplished. Likewise, other programs undertaken by the Office of Housing & Community

Development are also designed to meet these objectives. These programs include the De-leading Program where funding is set aside for the sole purpose of assisting homeowners with lead paint abatement, and the Housing Accessibility Program allowing modifications to the home so as to allow persons with physical disabilities to remain in their home. Several HOME financed housing programs have been continually



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

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

In addition, a Supportive Housing Program Grant (SHP) of \$1,845,628 was awarded during Fiscal Year 2011 enabling the City of New Bedford to meet the special housing needs of the populations described previously while assisting in meeting the needs of other homeless individuals located in the City.

| Funded Supportive Housing Programs applied for in October, 2011                 | Program Description   |
|---|---|
| <b>Donovan House</b><br>Catholic Social Services of Fall River, Inc.            | Catholic Social Services of Fall River, Inc. was awarded <u>\$198,609</u> for a one-year renewal for the Donovan House program which provides transitional housing and supportive services for homeless women and their children.   |
| <b>Coming Home</b><br>Catholic Social Services of Fall River, Inc.              | Catholic Social Services of Fall River, Inc. was awarded <u>\$272,490</u> for a one-year renewal for the Coming Home program which transitions people with disabilities out of homelessness into permanent housing units while helping the clients to stabilize the economic and social dimension of their lives.                                     |
| <b>Journey to Independence</b><br>Catholic Social Services of Fall River, Inc.  | Catholic Social Services of Fall River, Inc. was awarded <u>\$187,933</u> for a one-year renewal for the Journey to Independence program which provides scattered site permanent supportive housing for homeless families.  |
| <b>The Family Preservation Program</b><br>SRN, Inc.                             | Southeastern Regional Network, Inc. was awarded <u>\$245,064</u> for a one-year renewal for the Family Preservation Program which provides permanent supportive housing for homeless women who are in recovery from substance abuse. Housing is provided for nine homeless women with their children.   |
| <b>Network House</b><br>SE MA Veteran's Transition House                        | SE MA Veteran's Transition House Inc. was awarded <u>\$96,819</u> for a one-year renewal for the Network House Program which provides transitional housing for homeless men referred by Service Providers in New Bedford and have been accepted in specialized programs or independent living situations and are awaiting an entry date.              |
| <b>Step-Up</b><br>Positive Action Against Chemical Addiction                    | Positive Action Against Chemical Addiction Inc. [PAACA] was awarded <u>\$265,079</u> for a one year renewal for the Step-Up Program to assist people with disabilities to transition out of homelessness into permanent rental housing while helping them to stabilize the economic and social dimensions of their lives.                             |
| <b>Graduate House Program</b><br>Steppingstone, Inc.                            | Steppingstone Inc. was awarded <u>\$97,884</u> for a one year renewal for the Graduate House Program to assist chronically homeless, substance-abusing single women to transition to an independent sober like style by combining temporary housing with an array of supportive services that respond to the need of the residents.                   |
| <b>Housing First Program</b><br>Catholic Social Services of Fall River Inc.     | Catholic Social Services of Fall River, Inc. was awarded <u>\$298,069</u> for a one-year renewal for the Housing First Program that provides permanent supportive housing services for persons with disabilities in Greater New Bedford.  |
| <b>Homeless Management Information System (HMIS) Project</b><br>New Bedford, MA | The City of New Bedford, Office of Housing and Community Development was awarded <u>\$29,524</u> for a one year renewal for the administration of the Homelessness Management Information System, a reporting and data collection tool for all SHP and ESG McKinney/Vento funded projects and other housing and supportive services programs as well. |
| <b>Oasis Project</b>  | Catholic Social Services of Fall River, Inc. was awarded <u>\$154,157</u> through the SHP Permanent Housing Bonus over two years for a program to house chronically homeless individuals in scattered site leased housing with supportive services.   |

### Strategic Plan five-year objectives

(b) The City of New Bedford's Consolidated Plan articulates a series of performance measurements intended for application within targeted neighborhood revitalization areas. In keeping with the Consolidated Plan's recommendation to increase New Bedford's stock

of safe, decent and affordable housing particularly within these targeted areas, the City has instituted a comprehensive Neighborhood Revitalization Strategy. The goal of this strategy is to remove blight and significantly improve the quality of life in some of New Bedford's most deteriorated neighborhoods. To this end, the Office of Housing and Community Development has identified five (5) Revitalization or Target Areas in which to concentrate its improvement initiatives and provide incentives for reinvestment.

These five Revitalization Areas are:

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

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

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

### **Performance Measurements**

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

### How Neighborhood Revitalization objectives were met during FY11:

- Blighting impacts on neighborhoods were addressed through the housing and commercial rehabilitation programs where properties were salvaged and rehabilitated for low income buyers;
- Public infrastructure improvements, in the form of streets, sidewalks, public spaces, parks, and playgrounds, were prioritized based on need and targeted for improvements; and
- Availability of home ownership programs that converted structures owned by absentee investors into owner occupied housing was increased;
- Additional safe, decent and affordable rental housing for low and very-low income individuals and families was produced by renovating substandard units/structures and creating new units through the conversion of existing non-residential space.
- Public facility improvements benefiting physically challenged individuals were initiated.
- Improvements to the commercial façade of buildings within the commercial districts
- The City continued its Vacant Lot Restoration initiative with plans to create a new community garden in the Acushnet Heights neighborhood.



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

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

3. Promote improvement in the coordination of services at the neighborhood level, and organize public services built around identified needs of individuals within the community; and
4. Create stronger linkages between public services and physical development projects to address priorities and enhance positive impacts in a given geographic area.

**How Non-Housing Community Development strategies were met during FY11:**

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



**2. Leveraging of Public and Private Funds**

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

**[a] Community Development Block Grant Program**

CDBG Housing and Rehabilitation Programs - A total of \$252,037.57 was committed for housing rehabilitation loans, emergency housing repairs, accessibility improvements for people with disabilities, de-leading grants and storefront rehabilitation grants, leveraging \$83,310 in private financing.

Economic Development Loan Programs<sup>1</sup> – The New Bedford Economic Development Council used CDBG funds to leverage both non-federal private resources (commercial

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<sup>1</sup> Source-NBEDC 2011 Annual Report

banks) and federal (Economic Development Administration) funds. The NBEDC leveraged over \$20.8 million in private investment\* during FY11 in loan activity.

Under the CDBG program, leveraged resources outlined in the Action Plan for fiscal year 2011 totaled over \$117,321,000 million. These leveraged resources have complemented the implementation of CDBG, ESG, and HOME funding for the City of New Bedford.

**[b] HOME Investment Partnership Funding**

Over the past year, \$90,644 of HOME funds was disbursed and/or committed through the "Neighborhoods First" First Time HomeBuyer program including; down-payment/ closing costs, gap financing and rehabilitation. This investment assisted 8 units of low and moderate-income households. The HOME First Time HomeBuyer Program leveraged over \$1,126,086 in private mortgage financing through participating financial institutions. As part of the Attorney General's "Receivership Program", another \$115,645 of HOME funds was committed for the rehabilitation of two (2) units of housing that will be sold to an income eligible first time home buyer. In addition, a total of \$700,000 was committed to two (2) rental-housing initiatives (including \$200,000 for a CHDO project) to assist/create 88 total units of housing, including a total of 22 units deemed "HOME Assisted."

This HOME investment leveraged additional public and private funding. Under the HOME program, there is a match exemption requirement for 2011 funding expenditures. The City did have significant carryover match utilizing local and state funds as match.

**[c] Emergency Shelter Grant Program**

The \$132,519 ESG allocation leveraged far in excess of the minimum required by statute. The sources include but are not limited to, state funds, which include operating and supportive service grants totaling several million dollars from the Massachusetts Executive Office of Health and Human Services, the Massachusetts Department of Public Health, and the Massachusetts Department of Housing and Community Development. In addition contributions of several private foundations including the TJX Foundation, Polaroid Foundation, and JB Fernandes Trust and several local civic organizations including the United Way, the Massachusetts Bar Association, and Catholic Social Services also contribute to the agencies receiving ESG funds.

## 2. HOUSING

### A. Overview

The use of CDBG and HOME funds for the development and rehabilitation of affordable housing in the City of New Bedford remained a high priority in FY2011. During that fiscal year, the Office of Housing and Community Development invested significantly in the rehabilitation of rental housing and homeownership opportunities so as to increase the overall availability of affordable housing within the community.

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



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

In response to these prioritized needs, the Office of Housing and Community Development offered a variety of low interest loan and grant programs designed to assist low and moderate-income property owners and renters. Both CDBG and HOME funds were used as funding sources for these programs. In addition to these federal funds, the Office of Housing and Community Development also works with two state agencies, MassHousing and the Massachusetts Housing Partnership Fund [MHP]. These agencies offer additional loan programs for first time home buyers, as well as financing for home repairs and deleading at advantageous rates for low income borrowers. Although greater detail about the use of these funds during FY11 can be found throughout this

CAPER, the following chart identifies the major accomplishments of the City's own Housing and Rehabilitation Programs during fiscal year 2011:

| Funding Source | Housing Program Name                               | Total Units | Units Assisted | Total Expended     |
|----------------|--|-------------|----------------|--------------------|
| CDBG           | Financial Assistance                               | 12          | 12             | \$105,873          |
|                | Senior At Home                                     | 2           | 2              | \$5,632            |
|                | Housing Accessibility                              | 14          | 9              | \$56,029           |
|                | Lead Paint Reimbursement Program                   | 24          | 13             | \$18,060           |
| HOME           | Neighborhoods First ~ First Time Homebuyer Program | 12          | 9              | \$90,644           |
|                | CHDO   | 12          | 11             | \$36,721           |
|                | Rental Housing                                     | 76          | 11             | \$787,544          |
|                | Receivership Initiative                            | 2           | 2              |                    |
| <b>TOTAL</b>   |  | <b>154</b>  | <b>69</b>      | <b>\$1,100,503</b> |

In total, the Office of Housing and Community Development's Housing and Rehabilitation Programs residential<sup>1</sup> programs assisted 69 housing units and expended a grand total of \$1,100,503.

**Private Resources:**

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

| Housing Program  | Number of Loans/ Grants | Total of Loans/ Grants | Number of Units Assisted |
|--|-------------------------|------------------------|--------------------------|
| Massachusetts Housing Partnership Fund (MHP)<br>"Soft Second Loan Program" | 2                       | 7,322                  | 3                        |

**Homebuyer Counseling**

The Office of Housing & Community Development (OHCD) regularly offers training seminars and individual instruction to potential first time homebuyers. During the 2011 program year, a total of 188 persons attended five (5) First Time Homebuyer seminars. The seminars covered such topics as planning for home ownership, home inspections, home maintenance, lead paint, the role of the lender, real estate broker, closing attorney, budget and credit issues, obtaining mortgage financing, the dangers of predatory lending, as well as other pertinent issues. The Homebuyer Counseling courses are certified with MassHousing and the Massachusetts Home Ownership Collaborative through Citizens Housing and Planning Association (CHAPA). Bi-Lingual Home Buyer Counseling for Portuguese and Spanish citizens is also offered through a reciprocal agreement with Catholic Social Services of Fall River, Inc., a social service agency that is also certified through the aforementioned state agencies to conduct homebuyer counseling.

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

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

| <b>Program Sponsors/ Description</b>               | <b>Date</b>          | <b>Number of Participants</b> |
|--|----------------------|-------------------------------|
| OHCD/Greater New Bedford Association of REALTORS®  | Sept 12 & 14<br>2011 | 24                            |
| OHCD/St. Anne's Credit Union                       | Nov 14 & 16<br>2011  | 37                            |
| OHCD/BayCoast Bank                                 | Feb 6 & 8<br>2012    | 35                            |
| OHCD/ Greater New Bedford Association of REALTORS® | April 2 & 4<br>2012  | 42                            |
| OHCD/Bank Five                                     | June 6 & 8<br>2012   | 50                            |
| <b>FY2011 Totals</b>                               | <b>5 Sessions</b>    | <b>188</b>                    |

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

Also, the OHCD has been coordinating with an agency known as "Financial Education Associates" to provide post purchase counseling in New Bedford. Two post purchase education classes were held this past year in New Bedford. The classes cover topics ranging from information on home maintenance and management to information on creating systems to keep finances in order. This class fulfills the Massachusetts Housing Partnership's (MHP) Post Purchase Homebuyer Education requirement.

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

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

local lenders, city and state representatives, and social service agencies. Since its inception, the group has held ten (10) foreclosure prevention workshops, in addition to three (3) credit workshops focused on teaching potential home buyers how to repair and build credit and establish a budget and financial goals. The Partnership has also completed other outreach efforts through local churches, local employers, and English as a Second Language (ESL) classes. This past year, the Housing Partnership introduced a website that provides up to date information on upcoming education classes, lottery properties, as well as services and programs available to assist home owners and home buyers.

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

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

#### **B. Affirmatively Furthering Fair Housing**

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

In addition to the Analysis' identification of impediments, the existing document also articulates specific actions that could be taken to further fair housing and alleviate identified impediments. Those recommended actions, along with accomplishments made by the City during FY11, are provided as follows:

| <b>Impediment</b>  | <b>Action Steps</b>  |
|--|--|
| <p><b>Poverty</b><br/>The prevalence of poverty in the City of New Bedford affects the entire community and disproportionately affects minority populations.</p>   | <ul style="list-style-type: none"> <li>▪ The OHCD promoted economic development opportunities and employment strategies that help people in poverty to attain self-sufficiency. This was accomplished through direct assistance to businesses to provide incentives to employ New Bedford workers who are low and moderate income. In addition, CDBG funds assisted with community based construction projects that employed dozens of New Bedford residents who were low and moderate income. This was accomplished through the enforcement of the Section 3 requirements. Direct assistance to micro-enterprises ensured that low and moderate income entrepreneurship opportunities were created for qualified micro-enterprises.</li> <li>▪ The OHCD coordinated new initiatives, including a regional approach to address homelessness, through its Continuum of Care process. The Homeless Service Provider's Network helped develop housing strategies and resources that helped those in poverty move into self-sufficiency, accomplished through new Supportive Housing Programs. OHCD continued the development of safe, decent and affordable housing for low and very low income residents.</li> </ul> |
| <p><b>Qualifying for Financing</b><br/>There is an inability of families and individuals to qualify for mortgages.</p>   | <ul style="list-style-type: none"> <li>▪ The OHCD continued its very successful First Time Homebuyer Education Seminars to educate potential homebuyers with the resources necessary to achieve homeownership – Five seminars were conducted this past year, with 188 individual's participating in the classes.</li> <li>▪ The OHCD collaborated with an agency to provide "Post Purchase" Education Seminars to help homeowners remain successful homeowners after their home purchase.</li> <li>▪ The OHCD participated in local Home Buyer fairs, and introduced Credit Workshops in conjunction with MassHousing and the Fall River/ New Bedford Housing Partnership, aimed at helping to educate buyers about the importance of credit and how to improve your credit scores.</li> <li>▪ The OHCD also assisted individuals and families faced with foreclosure with foreclosure prevention counseling.</li> </ul>   |
| <p><b>Locational Discrimination</b><br/>Although minorities live throughout the City of New Bedford, Census data indicates that these populations tend to be concentrated within census tracts that are characterized by lower incomes and higher crime rates.</p> | <ul style="list-style-type: none"> <li>▪ Required and promoted Fair Housing choices in all federally funded housing initiatives.</li> <li>▪ Conducted direct outreach to minority households and census tracts to promote housing programs to increase affordability and access to affordable rental units and homeownership opportunities. OHCD promoted homeownership opportunities to minority households throughout the city.</li> <li>▪ Continued targeting of the South Central, Cove Street, Acushnet Heights, North End and other distressed, blighted, highly concentrated minority neighborhoods in an effort to build awareness and develop substantive policy that would revitalize and stabilize these neighborhoods.</li> </ul>  |

| <b>Impediment</b>  | <b>Action Steps</b>   |
|--|---|
| <p><b>Discrimination and Private Sector Actions</b><br/>Loan origination rates for minority applicants are far below community averages.</p>   | <ul style="list-style-type: none"> <li>OHCD continued to provide education about fair housing rights to potential applicants seeking home purchase loans, refinancing/ equity loans or second mortgage loans as well as potential tenants. OHCD, through participation with the Greater New Bedford Association of Realtors Programs Committee and the Fall River/ New Bedford Housing Partnership provided education to private sector mortgage lenders, realtors, etc. by reinforcing professional standards and fair housing education through new and existing programs.</li> </ul>   |
| <p><b>Public Sector Actions and Inactions</b><br/>Public policy and regulatory actions—or the lack thereof—can often impede access to fair housing by diminishing opportunities for affordable housing/rental development and retention.</p> | <ul style="list-style-type: none"> <li>OHCD reviewed and update municipal regulations and City policies to promote housing affordability.</li> <li>Educated the community, stakeholders and policy makers through seminars and public meetings as to the value of encouraging and retaining affordable housing in New Bedford.</li> <li>OHCD actively promotes potential housing development opportunities to developers to encourage mixed-use development within the downtown business district, adaptation of mills into affordable housing, and creative homeownership opportunities through tax title disposition and the Attorney General's "Receivership Program."</li> </ul>  |
| <p><b>Minority Representation on City boards</b><br/>There is a lack of minority representation on the City of New Bedford's boards, particularly its Planning and Zoning Boards.</p>  | <ul style="list-style-type: none"> <li>The city made significant strides increasing the minority participation on City boards, such as the human rights commission, and planning board.</li> </ul>  |
| <p><b>Lead Paint</b><br/>Because such a large percentage of the City of New Bedford's housing stock was built prior to 1950 the incidence of lead-based paint is very high.</p>  | <ul style="list-style-type: none"> <li>Increase public awareness of the OHCD's Lead Paint Reimbursement program and the MHFA's "Get the Lead Out Program" for lead paint abatement through brochures, cable notices and advertisements.</li> <li>Continue to collaborate with the UMass lead paint abatement program to increase availability of these programs and help educate people about lead paint hazards and leverage additional funding whenever possible.</li> </ul>  |
| <p><b>Blighted, Abandoned or Vacant Properties</b><br/>There are abandoned buildings and vacant lots in blighted City neighborhoods disproportionately affecting areas with higher concentrations of minority residents.</p>                 | <ul style="list-style-type: none"> <li>OHCD coordinated a Vacant Lots and Abandoned Buildings Strategy for the City of New Bedford.</li> <li>OHCD maintains an inventory and monitor properties Citywide that could fall either within the abandoned buildings category or that has ongoing, unaddressed fire and building code violations.</li> <li>OHCD collaborates with the Attorney General's Office in the combined effort to engage in the Receivership Program, thereby creating the means for the provision of an appointment of receivers by the courts of the state to undertake and oversee the rehabilitation of residential properties with persistent, unremedied code violations.</li> <li>OHCD maintains a database of tax title and foreclosed properties.</li> <li>OHCD is working with CHAPA's Foreclosed Properties Database initiative to provide approved purchasers a "first look" at foreclosed properties for sale by participating lenders.</li> </ul> |

| <b>Impediment</b>  | <b>Action Steps</b>   |
|--|---|
| <p><b>Limited Public Awareness and Education</b><br/>Based on survey results tabulated as part of the Analysis of Impediments to Fair Housing, there exists a significant gap in the general public's understanding of Fair Housing regulations and of the financing options and assistance available.</p> | <ul style="list-style-type: none"> <li>OHCD works with nonprofit organizations to identify properties to purchase and rehabilitate utilizing federal "Neighborhood Stabilization Program" (NSP) funding in NSP identified target areas.</li> <li>The OHCD participates on the Greater New Bedford Association of Realtors Programs Committee as a resource person/technical assistance liaison for the real estate community to provide ongoing literature and information about housing programs available to the community.</li> <li>OHCD provided Fair Housing and financial housing program assistance materials to individuals and families moving through the Continuum of Care through Homeless Service Providers Network meetings and resource materials maintained by the OHCD.</li> </ul> |
| <p><b>Banking Outreach to Minorities</b><br/>There has been a failure of some banks to market their lending services to minorities, thus compromising the banking industry's ability to adequately reach these groups.</p>   | <ul style="list-style-type: none"> <li>OHCD, through Lender trainings regarding City programs encourages local banks to undertake strategies for reaching minority applicants. In addition, working with lender co-sponsors for the first time home buyer seminars and credit workshops helps build partnerships with local lenders.</li> <li>Consider meetings with those banks that are not investing in certain New Bedford census tracts (that correlate with high minority and low income populations) to solicit a commitment from them to reinvest in these targeted neighborhoods.</li> <li>OHCD has formed partnerships with several local banks to reinvest in underserved neighborhoods and areas of high minority concentration.</li> </ul>   |
| <p><b>Landlord Issues</b><br/>At times, potential tenants, as well as service providers placing individuals and families who are moving through the City's Continuum of Care, have experienced difficulty obtaining permanent rental housing because of landlord resistance to accept the tenancy.</p>     | <ul style="list-style-type: none"> <li>OHCD continued to work with service providers in the Homeless Service Provider's Network and landlords of federally funded units in addressing how clients with poor CORI checks can secure safe, affordable housing.</li> <li>OHCD collaborated with a non-profit agency to provide monthly rental housing workshops in New Bedford.</li> </ul>   |

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

The City of New Bedford identified Priority Housing Needs in its 2010 Consolidated Plan submission. Program success in addressing these needs during FY2011 has been detailed in the Affordable Housing Evaluation section of this document.

**D. Other Actions indicated in Strategic and Action Plans**

**1. Addressing obstacles to meeting underserved needs.**

The objectives in the Consolidated Plan and Action Plan identified several obstacles to meeting under-served needs in the community. The objectives in the Consolidated Plan 2010-

2014 and the activities in the 2011 Action Plan are intended to help overcome these obstacles. To this end, in FY 2011, the City:

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

## **2. Fostering and Maintaining Affordable Housing**

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

## **3. Eliminating Barriers to Affordable Housing**

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

### Housing Rehabilitation

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

### Housing Cost Burden

The down payment and closing cost assistance program contributes significantly to ease the upfront costs associated with purchasing your first home. An added component to that program provides rehabilitation financing to address the substantial rehabilitation costs faced by low and moderate-income homebuyers, helping to provide sustainable home ownership opportunities.

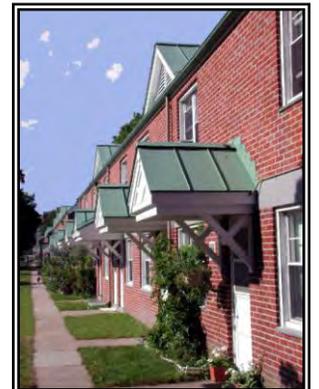
## **4. Overcoming Gaps in Institutional Structures**

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

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

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

The New Bedford Housing Authority (NBHA) completed the Five-Year Plan for fiscal years 2009-2013, and Annual Plan for FY 2011. The five-year Action plan sets forth the NBHA's goals and objectives to promote adequate housing, economic opportunity and a suitable living environment free from discrimination. The NBHA identified quantifiable measures of success for each goal and objective identified within the Five-Year plan. The NBHA will continue to use its



Capital Fund to modernize its family developments while doing incidental modernization at other NBHA developments. The NBHA Five year plan will allocate over \$33 million in resources to address the most urgent public housing needs. This will include over \$4 million capital improvements. NBHA will utilize HUD's energy incentive program to capture additional dollars from energy savings. The 2011 Plan has been approved. Financial resources identified a total \$1.1 million in PHA Capital Improvements. This total includes a total of \$285,000 in site improvements to increase accessibility for individuals with disabilities at various locations. In addition, energy conservation measures and security enhancements are being installed throughout various developments.

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

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



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

In FY 2011, the City assisted in the deleading of 13 units of housing utilizing \$18,060 of Federal funding through programs administered by The Office of Housing and Community Development as follows:

- Provided ten (10) grants totaling \$18,060 for lead paint abatement of thirteen (13) housing units.
- The Massachusetts Housing Finance Agency "Get the Lead Out" Program now has limited funding and can only assist units that contain a child under the age of six (6) years, a poisoned child, or a unit under court order to delead and although we currently have an application in process, we did not have any loans close this past year.

| <b>Program Name</b>       | <b>Total Units</b> | <b>Units Assisted</b> | <b>Amount</b> |
|---------------------------|--------------------|-----------------------|---------------|
| CDBG Lead Paint Abatement | 24                 | 13                    | 18,060        |
| <b>Totals</b>             | <b>24</b>          | <b>13</b>             |               |

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

#### **7. Reduce the Number of Persons Living Below Poverty Level**

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

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

The New Bedford Economic Development Council, Inc. administers economic development activities for the Community Development Office. The economic development strategy includes the retention of existing jobs, through loan programs, direct technical assistance, and to increase employment opportunities for low and moderate individuals. In addition, the NBEDC promotes job creation activities by aggressively marketing the city as an important economic opportunity area. The specific economic development initiatives for FY 2011 are further delineated in the Economic Development section of this document.

#### **8. Housing Task Force**

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

Many of the initiatives originally part of the Housing Task Force are still in place and are reaping benefits for neighborhoods. Additional strategies have been added; these efforts include:

- Identification of problem properties.
- Development an integrated land records database and comprehensive inventory of property-based information.
- Identification of properties and determining feasibility for rehabilitation, and recommending those properties that are severely distressed and pose a health/safety risk, for demolition.
- Aggressive pursuit of those properties which are tax delinquent and maximization of the efforts of the tax title foreclosure program.

- Ongoing implementation of the Attorney General's "Receivership Program."
- Increased efforts of the Health and Minimum Housing Departments to aggressively pursue properties with health and code violations.
- Development of a reclamation/disposition program for abandoned foreclosed property and tax possessions, including vacant lots.
- Coordination with the Police Department to pursue properties in which occupants are involved with illegal activities.
- Targeting of vacant properties in which the Fire Department has determined to show a current or potential risk for arson.
- Promotion and use of existing programs which provide developers and first time homebuyers with funding to create affordable housing opportunities and neighborhood revitalization.
- Pursuing ongoing "neighborhood sweeps" to identify and cite homeowners who violate City laws and codes.

## **9. ABANDONED PROPERTY AND FORECLOSURE STRATEGY**

### **The Foreclosure Crisis in New Bedford:**

During 2007, there were 419 advertised foreclose notices which resulted in a total of 219 foreclosure sales in New Bedford. The foreclosure crisis in New Bedford only worsened in 2008. During the calendar year there were 377 foreclosures notices resulting in 329 actual foreclosures. This represents a 66% increase from the previous year. In FY 2009, the City saw the number of foreclosures decrease from the peak in 2008 to 293, and FY 2010 saw the number further reduced to 193, the lowest level of foreclosures since before the crisis began in 2007. FY 2011 resulted in even lower foreclosure numbers, at only 87.

### **Impacts:**

- Declining real estate values - The median single family sales price has steadily declined over the past five years. In 2006, the median sales price of a single family home was \$230,000 and median price declined to \$207,500 in 2007. Recent data from Banker and Tradesman reveals that the median sales price for single family homes continued that trend for the twelve-month period from December, 2010 to December, 2011 and declined from \$164,500, to \$150,000—an 8% decrease from the median sales price for the 12 months prior.
- Abandoned buildings - Many of the financial institutions that have completed foreclosures have not taken immediate measures to maintain existing tenancies. In many instances, the financial institutions are offering residents monetary incentives to vacate the building, leaving the property abandoned and at risk. In addition, the mortgage holders are slow to properly secure building, leaving buildings open to the elements and to potential criminal activities. The resulting vacant property becomes a blighting influence and further deteriorates the values of surrounding occupied properties.

- o Increased crime - Buildings left abandoned and not properly managed create a haven for criminal activity. The City has encountered an increased level of criminal activity in these abandoned properties. The theft of copper piping has been widespread in some of the more distressed neighborhoods that are comprised of multifamily dwellings and arsons have risen dramatically since the beginning of the foreclosure crisis.

The combination of high unemployment rates, increasing foreclosure rates, and decreasing housing prices are contributing to the economic decline of many of New Bedford's neighborhoods. In the City's most distressed neighborhoods, over 80% of the housing stock consists of multifamily dwellings. A substantial number of the foreclosures in New Bedford consisted of multifamily buildings. Of the 700 foreclosure filings in 2007 and 2008, it is estimated that 70% are multifamily dwellings leaving nearly 2,500 renter households at risk. That trend began to shift in Fiscal Year 2009 and 2010, with multifamily foreclosures comprising just 51% of all foreclosures in New Bedford, continuing in FY 2010 with multi-family foreclosures making up 47% of the total. In Fiscal Year 2011, that trend continued, with multi-family foreclosures making up approximately 40% of the total.

### **Foreclosure Prevention and Redevelopment**

**Foreclosure Prevention** - The City of New Bedford Office of Housing and Community Development will continue to implement programs and initiatives to address the mortgage foreclosure crisis. Starting in January 2007, the OHCD has coordinated with local banks, legal assistance and social service agencies, non-profit housing counseling agencies, Fannie Mae, and MassHousing to form the New Bedford/Fall River Housing Partnership to assist homeowners faced with foreclosure. The Partnership has held over ten (10) workshops in New Bedford and Fall River to educate and assist individuals and families who are faced with foreclosure and continues to refer people to foreclosure prevention counselors.

In January 2008, the City's Office of Housing and Community Development published a "Foreclosure Prevention Resource Guide" that identifies programs and services available to assist residents faced with foreclosure. These include legal assistance, support services, housing foreclosure prevention loan programs, and housing counseling services – including a 24 hour hotline. This guide was also produced in Portuguese and Spanish.

The Partnership has also developed a mortgage product, "Buy New Bedford" providing an incentive to those purchasing foreclosed properties in New Bedford. This loan product is offered through several participating lenders and provides an advantageous mortgage financing product.

**Neighborhood Stabilization Program (NSP)** – The City of New Bedford did not receive NSP1 funding as a direct grantee. However, in 2008, the City successfully applied for and received an NSP1 award of \$1million through the Massachusetts Department of Housing and Community Development (DHCD).

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

To date, the City has worked with three non-profit organizations that have acquired and completed the rehabilitation of four (4) foreclosed and abandoned properties utilizing NSP1 funding. Three of these properties have been sold to income eligible home buyers.

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

In Fiscal Year 2011, the City applied for and received an additional \$300,945 in NSP3 funding through DHCD. These funds were provided specifically for the rehabilitation and redevelopment of projects in an eligible NSP3 Target Area, specifically Census Tract 6519. These funds are expected to be expended in Fiscal Year 2012.

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

**CDBG Housing: Performance During FY2011**

| Year                    | CPS # | Local ID | Project Name                     | Total Funding | Funding Source | Hud Matrix Code | Activity Description  | Objective                              | Outcome  | Outputs          |               | % Var |
|-------------------------|-------|----------|----------------------------------|---------------|----------------|-----------------|---|--|--|------------------|---------------|-------|
|                         |       |          |                                  |               |                |                 |   |  |  | Planned          | Actual        |       |
| <b>HOUSING PROGRAMS</b> |       |          |                                  |               |                |                 |   |  |  |                  |               |       |
| 2011                    | 18    | K04D     | Financial Assistance Program     | 73,200        | CDBG           | 14B             | Provide low interest and deferred payment loans to homeowners to correct code violations.   | Providing Decent Housing               | Improving affordability not just of housing but also of other services | 5 Housing Units  | 12 Hsg. Units | +140% |
|                         | 16    | K04G     | At Home Program                  | 20,350        | CDBG           | 14A             | Provide low interest and deferred payment loans to correct code violations and emergency repairs to allow homeowners to continue occupancy.     | Providing Decent Housing               | Improving affordability not just of housing but also of other services | 5 Housing Units  | 2 Hsg. Units  | -60%  |
|                         | 17    | K04J     | Lead Paint Reimbursement Program | 25,876        | CDBG           | 14I             | Provide grants to remove lead based paint hazards.  | Providing Decent Housing               | Improving affordability not just of housing but also of other services | 20 Housing Units | 13 Hsg. Units | -35%  |
|                         | 15    | K04B     | Housing Accessibility Program    | 52,639        | CDBG           | 14A             | Provide grants to remove or modify architectural barriers in homes of low income disabled persons, including installation of handicapped ramps. | Creating a Suitable Living Environment | Improving affordability not just of housing but also of other services | 10 Housing Units | 9 Hsg. Units  | -10%  |

| Year                    | CPS # | Local ID | Project Name                | Total Funding | Funding Source | Hud Matrix Code | Activity Description  | Objective                | Outcome  | Outputs          |        | % Variance |
|-------------------------|-------|----------|-----------------------------|---------------|----------------|-----------------|---|--------------------------|--|------------------|--------|------------|
|                         |       |          |                             |               |                |                 |   |                          |  | Planned          | Actual |            |
| <b>HOUSING PROGRAMS</b> |       |          |                             |               |                |                 |   |                          |  |                  |        |            |
| 2011                    | 62    | N/A      | CHDO                        | 584,098       | HOME           | 14A             | Rehabilitation and/or acquisition of residential properties for affordable rental housing and home ownership opportunities for LMI first time homebuyers. | Providing Decent Housing | Improving affordability not just of housing but also of other services | 2 Housing Units  | 11     | +450%      |
|                         | 63    | N/A      | Neighborhoods First Program | 38,203        | HOME           | 14A             |   | Providing Decent Housing | Improving affordability not just of housing but also of other services | 15 Housing Units | 11     | -26.6%     |
|                         | 61    | N/A      | HOME Rental Housing Program | 75,000        | HOME           | 14A             | Provide low interest loans to for profit and non-profit developers to renovate rental housing   | Providing Decent Housing | Improving affordability not just of housing but also of other services | 13 Housing Units | 11     | -1.5%      |
|                         | 19    | K04C     | OHCD - Service Delivery     | 310,000       | CDBG           | 14H             | This program will provide services associated with the loans and grants issued via the various housing programs.  | Providing Decent Housing | Improving affordability not just of housing but also of other services | N/A              | N/A    | N/A        |

# 3. HOMELESSNESS

## A. Overview

In FY2011, the City's Continuum of Care—organized cooperatively through the Homeless Service Provider's Network (HSPN) under the leadership of the Office of Housing and Community Development—developed a comprehensive strategy to address the needs of the homeless and associated special needs populations and the chronically homeless. These strategies, largely refining those previously identified in 2005, acknowledge both the immediate needs for crisis intervention, food and shelter, but also speak to the reduction of dependence on shelters through transitional, educational, and employment programs. Information detailing the City's 2011 progress—as well as strategies aimed at eradicating chronic homelessness and addressing episodic homelessness and homeless prevention—was detailed in the City's Continuum of Care 2011 application.



*1,100 persons experiencing homelessness were served in our Continuum's residential programs in Fiscal Year 2011.*

In response to these populations and the needs articulated in these strategies identified in the Continuum of Care and the Consolidated Plan, the City funded eight (8) emergency and transitional housing programs through the ESG program during FY2011. These ESG programs clearly responded to strategies outlined in the Consolidated Plan:

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

## B. Continuum of Care Summary

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

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

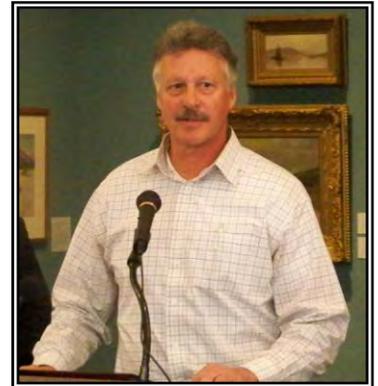
The HSPN, committed both to the eradication of homelessness in all its forms and to the restoration of basic human dignity to all people, continued its careful work throughout this past year on the following fronts:

| Category                                 | Continuum of Care:<br>Specific Achievements in FY11   |
|--|---|
| <b>Membership, Community and Process</b> | <ul style="list-style-type: none"> <li>▪ Served 1,648 people experiencing homelessness in the Continuum's residential programs in 12 months. Hundreds more people were served with related services such as food, fuel, and rental assistance.</li> <li>▪ Increased accountability in membership, mission and participation across the board</li> <li>▪ Maintained Pastor's Emergency Fund, a centralized church funding for emergency homeless services Initiated contact with and welcomed new stakeholders within the community</li> <li>▪ Continued to work with the Fall River and Greater Attleboro-Taunton continuums of care to expand and improve the regional network of homeless service providers</li> <li>▪ Developed new opportunities and supportive environment for participation in planning meetings from homeless and formerly homeless individuals and families.</li> </ul>   |
| <b>Homeless Strategy Development</b>     | <ul style="list-style-type: none"> <li>▪ Implementing recommendations of the City's 10 Year Plan to address Chronic Homelessness</li> <li>▪ Conducted the ninth Annual Point-in-Time Count in January 2011</li> <li>▪ Continuum membership voted in roster of 2010-2011 subcommittees charged with specific responsibilities and tasks as identified in City's homelessness goals/strategies; SubCommittees report on activities to the Homeless Service Provider's Network [HSPN] on monthly basis</li> <li>▪ Fostered the growth and continued development of the South Coast Regional Network to End Homelessness—procured funding from the Commonwealth of Massachusetts with which the Network was able to retain its Coordinator, establish a fund to move families and individuals out of shelter or to divert them from shelter into permanent housing, and continued to implement a common HMIS system across the entire region.</li> <li>▪ Integrated Homelessness Program and Rapid Rehousing Program funding into the array of resources available to address homelessness in New Bedford. As of June 30, 2011, 1,322 persons and 559 households were helped with HPRP funds. 94% of these were assisted under the Homelessness Prevention category.</li> </ul> |

| Category             | Continuum of Care: Specific Achievements in FY11, Continued   |
|----------------------|---|
| <b>Communication</b> | <ul style="list-style-type: none"> <li>▪ <i>StreetSheet.2011</i> brochure was revised and updated and offered into the community as an outreach tool in order to provide resource information to the homeless and those at risk of homelessness. Several thousand copies in English, Portuguese, and Spanish were distributed in New Bedford throughout the year.</li> <li>▪ Standard Times published several key articles on homelessness in the City of New Bedford directly quoting and interviewing Continuum membership</li> </ul> |

|                                  |   |
|----------------------------------|---|
| <b>Networking &amp; Linkages</b> | <ul style="list-style-type: none"> <li>▪ Monthly HSPN meetings have provided an exceptional forum for regular debate, lively discussion, creativity and both formal/informal solutions in response to vital, real-world problems affecting those experiencing [or threatened with] homelessness in New Bedford.</li> <li>▪ Continued to develop and strengthen the South Coast Regional Network to End Homelessness in partnership with the Fall River and Greater Attleboro-Taunton Continuums of Care</li> <li>▪ Attended several state-wide meetings, conferences, and workshops regarding homelessness through which providers and administrators shared best practices, learned about new funding opportunities, discussed legislative and system changes at the state and national level, etc.</li> </ul> |
| <b>Data Management</b>           | <ul style="list-style-type: none"> <li>▪ HousingWorks, a client-centered, user-friendly system, continues to serve as the City's HMIS vendor.</li> <li>▪ 9 providers submit data for 32 programs; SHP, ESG, and HPRP programs participate in the HMIS system, as well as several voluntary participants who do not receive federal funds</li> <li>▪ Formed an HMIS subcommittee of the South Coast Regional Network to oversee data quality and continuous improvement of our HMIS. The committee has developed a governance agreement and data quality plan for all participants.</li> </ul>   |

In cooperation with the HSPN, the City of New Bedford prepared a Continuum of Care application in response to the FY10 SuperNOFA issued by HUD in July of 2010. This competitive application included a section specifically detailing the local Continuum system along with supportive housing funding applications for all nine renewal programs identified by the HSPN/Continuum system (including an HMIS program). As a result of this process, the City applied for and received nine renewal grants totaling just under \$1.7 million. The City also applied for and received \$154,157 in SHP Permanent Housing Bonus funds for the Oasis Project—a 12-bed scattered site permanent supportive housing project.



*2012 Sister Rose Award recipient  
Bruce Morell.*

In late Spring of 2010, the HSPN considered its ongoing work in analyzing and assessing the needs of the homeless within this Continuum, subsequently ranking a series of priorities/needs for the City of New Bedford in approaching the issue of eradicating homelessness. The Continuum unanimously ranked permanent housing opportunities for families as the highest and greatest need facing New Bedford at this time. As a result, the Continuum's application for Supportive Housing funding reflected these priorities.

Throughout FY11, the City continued the funding and oversight of nine (9) programs for both permanent housing with supportive services and transitional housing through the McKinney-Vento program totaling just under \$1.7 million. Those programs, and the amount of funding expended during FY11, are as follows:

### McKinney-Vento Funding Expenditures FY11

| Agency  | Program  | FY11 Expenditures  |
|---|--|--------------------|
| Positive Action Against Chemical Addiction, Inc.                  | STEP-Up Program - Permanent Housing with supportive services                       | \$265,079          |
| SE MA Veteran's Transition House, Inc.                            | Network House - Transitional Housing Program with supportive services              | \$96,819           |
| Catholic Social Services of Fall River, Inc.                      | Coming Home Program – Permanent Housing program with supportive services           | \$272,490          |
| Catholic Social Services of Fall River, Inc.                      | Journey to Independence Program Permanent Housing program with supportive services | \$187,933          |
| Catholic Social Services of Fall River, Inc.                      | Housing First-- Permanent Housing program with supportive services                 | \$298,069          |
| Catholic Social Services of Fall River, Inc.                      | Donovan House—Transitional Housing for Women with Children                         | \$198,609          |
| Steppingstone, Inc.   | The Graduate Program Transitional Housing with supportive services                 | \$97,884           |
| Southeast Regional Network, Inc.                                  | Family Preservation Program Permanent Housing program with supportive services     | \$245,063          |
| City of New Bedford's Office of Housing and Community Development | New Bedford Homelessness Management Information System Project                     | \$29,524           |
| <b>TOTAL</b>  |  | <b>\$1,691,470</b> |

In October 2010, The City of New Bedford in cooperation with the HSPN, prepared a Continuum of Care application in response to the FY10 SuperNOFA issued by HUD in August of 2010. This competitive application included a section specifically detailing the local Continuum system along with renewal applications for the City's 9 Supportive Housing Program-funded projects and a new Permanent Housing Bonus project also under SHP. The following projects were submitted for funding:

| Priority Number | Program Name/Agency  | Total SHP Request  |
|-----------------|--|--------------------|
| 1               | Coming Home/Catholic Social Services of Fall River, Inc.             | \$272,490          |
| 2               | Journey to Independence/Catholic Social Services of Fall River, Inc. | \$187,933          |
| 3               | Family Preservation Program/Southeast Regional Network, Inc.         | \$245,064          |
| 4               | Housing First Program/Catholic Social Services of Fall River, Inc.   | 298,069            |
| 5               | STEP Up/ PAACA Inc.  | \$265,079          |
| 6               | Graduate Program/Steppingstone, Inc.                                 | \$97,884           |
| 7               | Donovan House/ Catholic Social Services of Fall River, Inc.          | \$198,609          |
| 8               | Network House/Veterans Transition House Inc.                         | \$96,819           |
| 9               | Oasis Project/Catholic Social Services of Fall River, Inc.           | \$154,159          |
|                 | HMIS/ City of New Bedford  | \$29,524           |
| <b>Total</b>    |  | <b>\$1,845,628</b> |

**C. Emergency Shelter Grant Program**

The City of New Bedford received \$132,839 in ESG funding during the FY 2011 program year. A total of 1,648 unduplicated clients were served through ESG Programs during FY 2011. A narrative summary of each project, detailing program accomplishments for this program year, as well as, fiscal activities is described in the Emergency Shelter Grant Narrative of this document.

**D. Homeless Prevention and Shelter/Support Programming**

During fiscal year 2011, the City of New Bedford's Office of Housing and Community Development undertook several other activities related to homelessness that are worthy of note. Initiatives such as the revised *Street Sheet 2011* provided a critical resource and referral tool for folks on the streets in need of support services and housing assistance. The City's ongoing leadership and administration continues to work with the Homeless Management Information System through its vendor, HousingWorks, to ensure careful data collection, integration and management of homeless statistical information played an important role in enhancing the coordination of service delivery and the strengthening the institutional structure from which the City's homeless prevention and support programs evolve.

At the end of FY 2011, the City had expended the entire original \$1,228,020 of Homelessness Prevention and Rapid Rehousing money. By the end of the third year, 75% of our HPRP allocation has been spent on homelessness prevention activities—either direct financial assistance or relocation and stabilization services. By the end of FY2011, these funds prevented 1,293 persons and 585 households from facing homelessness.

In addition to HPRP, the South Coast Regional Network to End Homelessness, part of the Commonwealth's Regional Network pilot system, expended just under \$65,000 in State

funding from the Interagency Council on Housing and Homelessness to assist 46 families-- both to rehouse them from shelter and to prevent them from becoming homeless.

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

## Homeless Services: Performance During FY2011

| Year                                      | CPS # | Local ID | Project Name                                | Total Funding | Funding Source | Hud Matrix Code | Activity Description  | Objectives                             | Outcomes   | Outputs    |        | % Variance |
|---|-------|----------|---|---------------|----------------|-----------------|---|--|--|------------|--------|------------|
|   |       |          |   |               |                |                 |   |  |  | Planned    | Actual |            |
| <b>PUBLIC SERVICES: HOMELESS PROGRAMS</b> |       |          |   |               |                |                 |   |  |  |            |        |            |
| 2011                                      | 27    | L27A     | South Coastal Counties Housing Law Project  | \$8,900       | CDBG           | 05C             | Free legal services to LMI individuals who are homeless or facing imminent homelessness   | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 89 People  | 103    | 15%        |
|   | 35    | L29B     | United Way - Hunger Relief Project          | \$5,000       | CDBG           | 05              | Provision of Thanksgiving turkeys to needy families   | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 750 People | 915    | 22%        |
|   | 38    | L30C     | NB Housing Services- Foreclosure Counseling | \$5,000       | CDBG           | 05              | Foreclosure Counseling Services   | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 30 People  | 58     | 93%        |
|   | 44    | L24A     | SEMCOA - WRAP House                         | \$8,900       | CDBG           | 05F             | Case Mgt Services provided to women recovering from substance abuse that are homeless, LMI and require a LT supportive treatment environment. | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 30 People  | 24     | -20%       |

\*Additional Homeless Services provided with Emergency Shelter Grant funding may be found at the end of Section 6 Emergency Shelter Grant Program.

# 4. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

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

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



*Work began in FY2011 on Brooklawn Park site improvements, including a new playground, splashpad, and adult fitness area.*

The Office of Housing and Community Development assured that the FY11 allocation responded to the Consolidated Plan objectives. The City of New Bedford was awarded \$2,741,178 for its CDBG Fiscal Year 2011 entitlement. Of that amount, (and from approximately \$150,000 in carryover funds from prior years in addition to program income of \$200,000 [estimated] from loan repayments to Revolving loan funds) approximately \$350,000 was earmarked for infrastructure improvements

in eligible census tracts; \$662,598 was appropriated for public facilities and improvements; \$450,330 was appropriated for public services (an amount falling within the 15%); \$680,000 was appropriated for housing and commercial rehabilitation programs; \$384,000 to economic development programs; and \$564,250 was appropriated for Community Development planning and administration.

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

### [1] Process

A request for proposals was advertised in local newspapers for both CDBG and Emergency Shelter Grant Programs in addition to being made available through the City's website. The process began with two public meetings in January, 2011 which coincided with the release of the CDBG and ESG Requests for Proposals (RFP). A January technical assistance workshop open to any interested and/or potential applicants guided applicants through the entire RFP ensuring clarity in their understanding of required information and program expectations.



*Community Participation*

A total of twenty-seven community-based human service agencies and City departments received funding awards for public service projects totaling \$450,330 for fiscal year 2011; the awards were based on each agency's demonstrated ability to provide high priority services to low and moderate income individuals and families, the homeless, the elderly, and the disabled residents of the City of New Bedford.

**[2] Overview of FY11 CDBG Expenditures**

**Streets and Sidewalks** The City's Office of Housing and Community Development was extremely successful in implementing the infrastructure improvements category of the CDBG entitlement in FY11. Through the City's Department of Public Infrastructure, \$300,000 of CDBG funding was designated for street repair, reclamation, binder coursing and repaving and sidewalk and curb repair in eligible Census Blocks. In order to achieve fiscal efficiency, the locations of sidewalk repairs continue to coincide with those undergoing street reconstruction.

**Infrastructure Improvements: Streets and Sidewalks**

| Street          | From             | To            | Length of Work  |
|-----------------|------------------|---------------|-----------------|
| Bates St.       | Ernest St.       | Acushnet Ave. | 800 Linear Feet |
| Coggeshall St.  | Mt. Pleasant St. | Highland Ave. | 500 Linear Feet |
| Rivet St.       | So. Second St.   | Acushnet Ave. | 770 Linear Feet |
| 181 Hillman St. |                  |               | 50 Linear Feet  |

**Public Facilities and Neighborhood Improvements** Activities and funding during FY11 were as follows: continued rehabilitation of the Andrea McCoy Gymnasium; repairs to the Greater New Bedford Women's Center; improvements to Hazelwood Park, Brooklawn Park; street and sidewalk repairs; the Zeiterion Theatre, Kennedy Donovan Center, vacant lot renovations.

| Program Year     | Project Name                 | Description of Work                       | Status           | Funding expended during FY11 |
|------------------|------------------------------|---|------------------|------------------------------|
| FY08, 09, 10, 11 | Andrea McCoy Gym/Complex     | McCoy Gym Renovation                      | Project Underway | \$ 488,350                   |
| FY08, 09, 10, 11 | Vacant Lot Program           | Create & renovate Neighborhood Mini-Parks | 1 complete       | \$11,738                     |
| FY10, 11         | Acushnet Avenue Improvements | Misc Commercial district Improvements     | Project Complete | \$3,745                      |
| FY10, 11         | Women's Center               | Installation of new heater                | Project Complete | \$1,777                      |
| FY10             | Community Garden             | Create a new community garden             | 7 lots Completed | \$10,755                     |
| FY10, 11         | YWCA Standish House          | Renovation to the historic Standish House | Project Underway | \$200,000                    |
| FY10, 11         | Kennedy Donovan Center       | HVAC Project                              | Project Complete | \$17,500                     |
| FY 11            | Verdean Vets                 | Installation of new Sprinkler System      | Project Complete | 24,777                       |
| FY 11            | Zeiterion Theatre            | Renovation of Zeiterion Theatre Façade    | Project Underway | \$20,006                     |

**Infrastructure Improvements: Parks and Playgrounds**

| Program Year | Project Name              | Description of Work                                    | Status           | Funding expended during FY11 |
|--------------|---------------------------|--|------------------|------------------------------|
| FY10, 11     | Brooklawn Park            | Site Improvements                                      | Project Underway | \$481,147                    |
| FY10, 11     | Hazelwood Park Playground | Install new playground & landscaping at South End park | Project Underway | 13,401                       |

**Public Services** - The public services component of the City of New Bedford's CDBG program continued to be a successful asset for the low/moderate income residents of the City. Approximately 31,998 units of service were provided for 13,050 unduplicated individuals participating in public service projects offered through Community Development Block Grant Programs during Fiscal Year 2011. The majority of those participating in the programs are from low/moderate income households, as determined through monitoring statistics reported by each participating agency.



*Participants in the New Bedford Whaling Museum's Apprenticeship Program receive paid on-the-job-training in a variety of aspects of museum operations.*

CDBG funded public service programs are credited with providing year-round recreational opportunities for residents of all ages in the City of New Bedford. These popular activities include youth activities comprised of summer basketball leagues, weekend and after-school activities, art programs, tennis, gymnastics, fishing, co-ed volleyball, youth and men's basketball, and the summer lunch program. During fiscal year 2011, CDBG funding provided 1,433 unduplicated individuals and 3,778 repeating individuals with recreational activities in the City of New Bedford.



Projects funded under the public services category included the continuation of the Elder Services department that provided various senior center recreational activities, such as yoga, line dancing and bingo for 2,358 unduplicated seniors and 7,772 repeating seniors. CDBG funding is also provided for other senior programs such as the Art Therapy Program and the Elderly Mainstream program which benefited 439 unduplicated senior citizens and 1,558 repeating senior citizens.



Community Development public service programs continued to provide funding for the New Bedford Police Department's Domestic Violence Unit where interns/intake specialists were retained to assist police officers in performing the evaluation of domestic violence cases (to approximately 3,140 unduplicated individuals) so that domestic violence offenders may be prosecuted for their violent acts; the NorthStar Learning Center's Farmers' Market offered vouchers for free produce for 693 low to moderate-income individuals; and the United Way Hunger Commission gave free Thanksgiving turkeys which benefited 915 families.



*People Supporting Independent Living & Leisure: socialization and integration into the community for individuals with developmental disabilities, all of whom are low income*



*CitiWorks Project: Harbour House Family Shelter  
Community Kids Garden*

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM  
FISCAL YEAR 2011 STATISTICAL SUMMARY FOR NEW CLIENTS**

| AGENCY  | Race/Ethnicity           |       |                        |       |                           |                            |                               |               |               |                              | Income             |        |          |         |         |
|---|--------------------------|-------|------------------------|-------|---------------------------|----------------------------|-------------------------------|---------------|---------------|------------------------------|--------------------|--------|----------|---------|---------|
|   | Hispanic or Non-Hispanic | White | Black African American | Asian | Amer Indian /Alask Native | Native Haw/ Other Pac Isl. | Amer Ind/ Alask Nat and White | Asian & White | Black & White | Amer Ind/Alask Nat and Black | Other Multi Racial | TOTALS | Over Inc | Mod Inc | Low Inc |
| Access for Community Enhancement Services             | H                        |       |                        |       |                           |                            |                               |               |               |                              | 173                | 0      | 0        | 0       | 173     |
|   | NH                       | 2     |                        |       |                           |                            |                               |               |               |                              | 2                  | 0      | 2        | 4       | 9       |
| ARC   | H                        | 13    |                        |       |                           |                            |                               |               |               |                              | 13                 | 0      | 2        | 4       | 9       |
|   | NH                       | 2     |                        |       |                           |                            |                               |               |               | 1                            | 3                  | 1      | 2        | 4       | 13      |
| ArtWorks!   | H                        | 11    | 3                      | 0     | 1                         |                            |                               | 1             |               |                              | 17                 | 1      | 2        | 4       | 13      |
|   | NH                       | 1     |                        |       |                           |                            |                               |               |               | 1                            | 323                | 6      | 72       | 124     | 122     |
| Art Therapy Inspirational Art - Art for Seniors       | H                        | 322   | 1                      | 0     |                           |                            |                               |               |               |                              | 323                | 6      | 72       | 124     | 122     |
|   | NH                       | 9     | 4                      |       |                           |                            |                               | 2             |               | 0                            | 15                 | 18     | 19       | 26      | 11      |
| Egster Seeds  | H                        | 51    | 3                      |       |                           |                            |                               | 3             |               | 2                            | 59                 | 18     | 19       | 26      | 11      |
|   | NH                       | 2     | 3                      |       |                           | 1                          |                               | 1             |               | 26                           | 33                 | 4      | 4        | 30      | 49      |
| Dream Out Loud  | H                        | 24    | 19                     |       |                           | 1                          | 1                             | 4             |               | 4                            | 54                 | 4      | 4        | 30      | 49      |
|   | NH                       | 4     | 0                      |       |                           | 1                          | 1                             | 1             |               | 4                            | 4                  | 1      | 15       | 39      | 60      |
| Coastline Elderly Services Inc. Mainstream            | H                        | 96    | 11                     |       | 3                         | 1                          |                               |               |               | 0                            | 111                | 1      | 15       | 39      | 60      |
|   | NH                       | 0     | 0                      |       |                           |                            |                               | 0             |               | 2                            | 2                  | 27     | 7        | 14      | 10      |
| Neighborhood Housing Services                         | H                        | 34    | 5                      |       |                           |                            |                               | 11            |               | 6                            | 56                 | 27     | 7        | 14      | 10      |
|   | NH                       | 2     |                        |       |                           |                            |                               |               |               | 21                           | 2358               | 32     | 357      | 1169    | 800     |
| Community Services-Elder Services                     | H                        | 2253  | 77                     | 5     | 0                         |                            |                               |               |               | 21                           | 2356               | 32     | 357      | 1169    | 800     |
|   | NH                       | 2     |                        |       |                           |                            |                               |               |               | 174                          | 176                | 2      | 3        | 45      | 264     |
| Community Services-Community Outreach                 | H                        | 79    | 8                      |       |                           |                            | 8                             |               |               | 43                           | 138                | 2      | 3        | 45      | 264     |
|   | NH                       | 0     | 0                      |       |                           |                            |                               |               |               |                              | 0                  | 13     | 34       | 57      | 64      |
| Parks & Recreation Department Summer Day Program      | H                        | 75    | 16                     |       |                           |                            | 3                             | 12            | 2             | 60                           | 168                | 13     | 34       | 57      | 64      |
|   | NH                       | 1     | 1                      |       |                           |                            |                               | 3             |               | 42                           | 6                  | 1      | 7        | 6       | 14      |
| Parks & Recreation Department Summer Jobs Program     | H                        | 8     | 6                      |       |                           |                            |                               | 3             |               | 5                            | 22                 | 1      | 7        | 6       | 14      |
|   | NH                       | 35    | 3                      | 1     | 1                         |                            | 1                             | 1             |               | 16                           | 58                 | 25     | 14       | 43      | 91      |
| Parks & Recreation Department After School Activities | H                        | 65    | 22                     |       |                           |                            |                               | 7             |               | 31                           | 125                | 25     | 14       | 43      | 91      |
|   | NH                       | 36    | 13                     |       |                           |                            |                               | 8             |               | 13                           | 70                 | 35     | 45       | 140     | 77      |
| Greater New Bedford Boys & Girls Arts                 | H                        | 68    | 622                    | 1     | 5                         | 1                          | 7                             | 34            | 4             | 45                           | 227                | 35     | 45       | 140     | 77      |
|   | NH                       |       |                        |       |                           |                            |                               |               |               |                              |                    |        |          |         |         |

| AGENCY   | Hispanic or Non-Hispanic |    | White       | Black African American | Asian     | Indian /Alask Native Haw/ Other Pac | Amer Ind/Alask Nat and White | Asian & White | Black & White | Ind/Alask Nat and | Other Multi Racial | TOTALS        |               | Over Inc   | Mod Inc     | Low Inc     | Ext Low Inc |
|--|--------------------------|----|-------------|------------------------|-----------|-------------------------------------|------------------------------|---------------|---------------|-------------------|--------------------|---------------|---------------|------------|-------------|-------------|-------------|
|  | H                        | NH |             |                        |           |                                     |                              |               |               |                   |                    |               |               |            |             |             |             |
| Dennison Memorial                                  | H                        |    | 57          | 12                     |           |                                     |                              |               |               |                   | 16                 | 85            | 144           | 0          | 1           | 133         | 10          |
|  | NH                       |    | 28          | 21                     | 0         | 0                                   | 0                            | 0             | 1             | 0                 | 9                  | 59            |               | 0          |             |             |             |
| Immigrant's Assistance Center - Ombudsman Services | H                        |    | 94          |                        |           |                                     |                              |               |               |                   |                    | 94            | 1159          | 81         | 191         | 342         | 5450        |
|  | NH                       |    | 936         | 119                    | 8         |                                     |                              |               | 1             |                   | 1                  | 1065          |               | 0          |             |             |             |
| New Bedford Symphony Orchestra                     | H                        |    | 546         |                        |           |                                     |                              |               |               |                   |                    | 546           | 1820          | 0          | 526         | 1294        | 0           |
|  | NH                       |    | 9137        | 211                    | 14        | 13                                  | 9                            |               |               |                   |                    | 1274          |               | 0          |             |             |             |
| Youthbuild (PACE)                                  | H                        |    |             | 2                      |           |                                     |                              |               |               |                   |                    | 2             | 5             | 0          | 0           | 5           | 0           |
|  | NH                       |    |             | 3                      |           |                                     |                              |               |               |                   |                    | 3             |               | 0          | 0           | 5           | 0           |
| Youth United Basketball League (PACE)              | H                        |    | 10          | 3                      |           |                                     |                              |               | 2             |                   | 4                  | 19            | 150           | 38         | 19          | 88          | 5           |
|  | NH                       |    | 68          | 35                     | 1         |                                     |                              |               | 18            |                   | 9                  | 131           |               | 0          | 0           | 185         | 01          |
| New Bedford Art Museum                             | H                        |    | 35          |                        |           |                                     |                              |               | 16            |                   | 292                | 134           | 185           | 0          | 0           | 185         | 01          |
|  | NH                       |    | 42          | 44                     |           |                                     |                              |               | 19            |                   |                    |               |               | 0          | 0           | 2           | 22          |
| SFMCOA   | N                        |    | 1           |                        |           |                                     |                              |               |               |                   |                    | 1             | 24            | 0          | 0           | 2           | 22          |
|  | NH                       |    | 18          |                        | 2         |                                     |                              |               |               |                   | 3                  | 23            |               | 0          | 0           | 2           | 22          |
| NBPD-Domestic Violence Unit                        | H                        |    | 258         | 257                    |           | 1                                   | 0                            | 0             |               |                   | 1                  | 517           | 3,140         | 33         | 591         | 640         | 1876        |
|  | NH                       |    | 2046        | 507                    | 6         | 1                                   | 3                            | 2             | 1             | 0                 | 57                 | 2623          |               | 0          | 0           | 7           | 96          |
| South Coastal Counties Legal Services              | H                        |    | 4           | 20                     |           |                                     |                              |               |               |                   | 23                 | 27            | 103           | 0          | 0           | 7           | 96          |
|  | NH                       |    | 50          |                        |           |                                     |                              |               |               |                   | 6                  | 76            |               |            |             |             |             |
| NorthStar Farmers Market                           | H                        |    | 69          | 14                     |           |                                     |                              |               |               |                   | 229                | 312           | 673           |            |             | 169         | 504         |
|  | NH                       |    | 266         | 49                     | 2         | 1                                   |                              |               | 8             | 2                 | 33                 | 361           |               |            |             |             |             |
| NorthStar Learning Center                          | H                        |    | 6           |                        |           |                                     |                              |               |               |                   | 1                  | 7             | 17            | 0          | 0           | 4           | 13          |
|  | NH                       |    | 4           | 2                      |           |                                     |                              |               | 3             |                   | 1                  | 10            |               | 0          | 0           | 4           | 13          |
| Old Dartmouth Historical Society                   | H                        |    | 9           | 3                      |           |                                     |                              |               |               |                   | 3                  | 15            | 36            | 0          | 6           | 12          | 18          |
|  | NH                       |    | 3           | 15                     |           |                                     |                              |               |               |                   | 3                  | 21            |               | 0          | 6           | 12          | 18          |
| People Supporting Independent Leisure, Inc.        | H                        |    |             |                        |           |                                     |                              |               |               |                   |                    | 0             | 63            | 0          | 0           | 0           | 63          |
|  | NH                       |    | 56          | 7                      |           |                                     |                              |               |               |                   |                    | 63            |               | 0          | 0           | 0           | 63          |
| Team Builders, Inc.                                | H                        |    | 8           | 13                     |           |                                     | 2                            |               |               |                   | 24                 | 39            | 159           | 9          | 37          | 98          | 15          |
|  | NH                       |    | 25          | 51                     |           |                                     |                              |               | 4             | 4                 | 26                 | 107           |               | 0          | 0           | 98          | 15          |
| Trips for Kids of N.B. Inc.                        | H                        |    | 6           |                        |           | 0                                   |                              |               |               |                   | 2                  | 8             | 50            | 1          | 16          | 18          | 15          |
|  | NH                       |    | 29          | 7                      | 0         |                                     | 1                            |               | 3             |                   | 2                  | 42            |               | 0          | 0           | 18          | 15          |
| UMASS Compeer                                      | H                        |    | 23          | 3                      |           |                                     |                              |               |               |                   | 8                  | 34            | 203           | 0          | 47          | 85          | 71          |
|  | NH                       |    | 138         | 21                     |           |                                     |                              |               |               |                   | 10                 | 169           |               | 0          | 0           | 85          | 71          |
| United Way Hunger Commission                       | H                        |    | 66          | 54                     |           |                                     |                              |               | 5             | 4                 | 172                | 301           | 915           | 0          | 18          | 356         | 541         |
|  | NH                       |    | 540         | 19                     |           |                                     |                              |               | 3             | 1                 | 51                 | 614           |               | 0          | 0           | 356         | 541         |
| <b>TOTALS</b>                                      | H                        |    | 1288        | 385                    | 1         | 2                                   | 3                            | 1             | 35            | 4                 | 719                | 2438          | <b>13,060</b> | <b>327</b> | <b>2033</b> | <b>5139</b> | <b>5551</b> |
|  | NH                       |    | 8261        | 1364                   | 39        | 26                                  | 12                           | 20            | 251           | 13                | 630                | 10622         |               |            |             |             |             |
|  |                          |    | <b>9549</b> | <b>1749</b>            | <b>40</b> | <b>28</b>                           | <b>15</b>                    | <b>21</b>     | <b>286</b>    | <b>17</b>         | <b>1349</b>        | <b>13,060</b> |               |            |             |             |             |

**Housing and Rehabilitation Programs**

As noted in Section Two of this report, the Office of Housing and Community Development also funded four Housing and Rehabilitation Programs<sup>1</sup> producing twenty five (25) loans/grants assisting thirty six (36) units of housing for a total of \$223,894, while eleven (11) HOME funded projects provided assistance to one hundred and two (102) units of housing, committing a total of \$906,289 of HOME funds.

Of these four programs, the Financial Assistance Program issued five (5) loans, which provided rehabilitation funding for twelve (12) housing units; fifty eight percent [58%] of which were given to female heads of households. The At Home Program issued one (1) loan, which provided rehabilitation funding for two (2) housing units which were given to female heads of household. The following chart further details the distribution of these funds:

| <b>FINANCIAL ASSISTANCE PROGRAM<br/>REHAB FY11 ACTIVITY</b> |                             |                   |                  |                    |                                 |
|---|-----------------------------|-------------------|------------------|--------------------|---------------------------------|
| <b>Census Tract</b>   | <b>Amount of Assistance</b> | <b># of units</b> | <b>Ethnicity</b> | <b>Income %</b>    | <b>Female Head of Household</b> |
| 5-2   | 17,295                      | 3                 | NH-W             | 50-80%             | Yes                             |
| 9-2   | 24,917                      | 2                 | NH-O / H-O       | 30-50%/50-80%      | No/Yes                          |
| 19-2  | 18,452                      | 2                 | NH-O             | 30-50%             | Yes                             |
| 19  | 27,407                      | 2                 | NH-B / NH-O      | 50-80%             | Yes (2)                         |
| 20-3  | 56,103                      | 3                 | NH-W             | 0-30% (2) / 50-80% | Yes (2)                         |
| <b>AT HOME PROGRAM</b>                                      |                             |                   |                  |                    |                                 |
| 20-3  | 5,632                       | 2                 | NH-W             | 50-80%             | Yes                             |

**B. Amendments**

EMERGENCY SOLUTIONS GRANT PROGRAM

The Homeless Emergency Assistance and rapid Transition to Housing Act of 2009 (HEARTH Act) enacted into law in May 2009, amends and reauthorizes the McKinney-Vento Homeless Assistance Act with substantial changes, including:

1. Consolidation of three homeless programs into a single grant program;
2. Changes in HUD's definition of homelessness and chronic homelessness;
3. Increased prevention and rapid re-housing resources; and,
4. Increased emphasis on performance and continuum-wide coordination.

The law revised the Emergency Shelter Grants program and renamed the program the Emergency Solutions Grant (ESG) Program. ESG is designed to broaden existing emergency shelter and homelessness prevention activities, emphasize rapid re-housing, and help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. ESG funds may be used for street outreach, emergency shelter services, homelessness prevention, rapid re-housing assistance and the Homeless Management Information System (HMIS).

<sup>1</sup> Specific housing initiatives for FY 2011 are further delineated in Section 2 Housing of this report.

The stated objectives of the Emergency Solutions Grants Program are to “increase the number and quality of emergency shelters and transitional housing facilities for homeless individuals and families, to operate these facilities and provide essential social services, and to help prevent homelessness.”

The Emergency Shelter Grant portion of the 2012 Action Plan is based on an ESG entitlement formula allocation from HUD of \$74,542 (Round 1) and \$237,379 (Round 2). A total of 8 homeless service provider agencies were funded to provide Rapid Re-housing, homeless prevention and operational and maintenance expenses for homeless shelters.

As a requirement for acceptance of ESG funds, the City amended its Consolidated Plan. The required amendment, *Substantial Amendment Fiscal Year 2011-2012 Annual Action Plan for the Second Allocation of Emergency Solution Grant Program* was dated April 26, 2012.

**C. Certification of Consistency for Local Applicants for HUD Funds**

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

| <b>Certifications of Consistency with the Consolidated Plan</b><br><i>Issued During FY2011</i> |                                  |                               |
|--|----------------------------------|-------------------------------|
| <b>Date of Certification</b>   | <b>Project Name</b>              | <b>Applicant Name</b>         |
| 10.21.11   | Journey To Independence          | Catholic Social Services      |
| 10.21.11   | Family Preservation Project      | Southeast Regional Network    |
| 10.21.11   | Graduate Program                 | Steppingstone, Inc.           |
| 10.21.11   | Welcome Home                     | Steppingstone, Inc.           |
| 10.21.11   | Network House                    | SEMA Vet's Transition House   |
| 10.21.11   | Donovan House                    | Catholic Social Services      |
| 10.21.11   | Coming Home                      | Catholic Social Services      |
| 10.21.11   | Housing First                    | Catholic Social Services      |
| 10.21.11   | Step-Up Program                  | PAACA, Inc.                   |
| 10.26.11   | Oasis Project                    | Catholic Social Services      |
| 01.05.11   | Housing Counseling               | Catholic Social Services      |
| 06.12.11   | Home First                       | Steppingstone, Inc.           |
| 06.02.11   | Healthy Homes Production Program | Self Help, Inc.               |
| 10.14.11   | Five Year and Annual Plan        | New Bedford Housing Authority |

**D. National Objectives Summary**

Grantee funds have been used during the program year to meet two national objectives - 1) activities benefiting low and moderate-income persons, and 2) activities that aid in the prevention or elimination of slums and blight. The City complied with the overall benefit

certification; 93.3% of the total funding distributed to programs was for activities that benefited low and moderate-income persons.

#### **E. Ensuring Compliance with Program Requirements**

The City monitors implementation of its Consolidated Plan in conformance with all applicable regulations. The Office of Housing and Community Development conducts an on-site monitoring visit for each sub-recipient of CDBG and ESG funds. A notification letter is sent to each agency concerning the time, date, and scope of monitoring. Each agency is carefully monitored to insure compliance with program guidelines. A formal report is issued that provides an overview of the monitoring visit. No significant findings were reported during the FY 2011 program year.

#### **F. Assessment of Grantee Efforts/Self Evaluation**

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

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

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

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

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

4. Program Income - The CDBG housing program revolving loan fund generated \$80,870 in repayments, which were used to supplement the FY 2011 allocation for those programs. The economic development revolving loan fund generated \$267,677 in repayments, which were used to supplement the FY 2011 allocation for that program.

In addition, public service-funded CDBG Recreation programs generated revenue [applicable credits] totaling \$39,516 in user fees, which was rolled back into the cost of operating the programs.

**G. Economic Development**

The City of New Bedford's Economic Development Council has been charged as the leading economic development agency in the city. As a quasi-public entity, the NBEDC has become the leader in promoting business growth and promoting community development initiatives in the business community. The NBEDC's main objective has been to serve as a focal point for information on economic development issues and has worked to coordinate New Bedford efforts to expand the existing business base through the recruitment of new businesses to the city, as well as assisting with costs for the expansion of existing businesses in the City. The NBEDC has acted as catalyst for city economic development growth by working with various local constituent groups to attract businesses and job opportunities and to improve the quality of life for City residents.

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

**Economic Development Funding in FY 2011**

During FY 2011, NBEDC provided a total of \$802,000 in Economic Development funds to eleven (11) companies utilizing CELF Funds, Competitive Capital Access Program and EDA Loan Funds that will result in the creation of twenty six (26) new jobs and the retention of twenty nine (29) existing jobs of which at least 51% will be held by low/moderate-income people. The following chart identifies those loans by funding source issued in FY11:

| <b>Economic Development Loans in FY 2011</b>          | <b>Loans</b> | <b>Total</b>     | <b>Jobs to be Created</b> | <b>Jobs to be Retained</b> | <b>Actual Jobs Created/Retained</b> | <b>LMI Jobs</b> |
|---|--------------|------------------|---------------------------|----------------------------|-------------------------------------|-----------------|
| Economic Development Agency (EDA) Revolving Loan Fund | 5            | \$ 177,500       | 3                         | 3                          | 3                                   | 6               |
| Competitive Capital Access Program (CCAP)             | 5            | \$575,000        | 23                        | 24                         | 34                                  | 24              |
| CDBG CELF Program                                     | 1            | \$50,000         |                           | 2                          | 2                                   | 2               |
| <b>Total Economic Development Loans</b>               | <b>11</b>    | <b>\$802,000</b> | <b>26</b>                 | <b>29</b>                  | <b>42</b>                           | <b>32</b>       |

All CDBG loan funds are administered in a manner so as to comply with the CDBG national objectives comprising of special economic development assistance, designating job creation, or retention initiatives.

Finally, the Office of Housing and Community Development administers a commercial store front reimbursement program to assist businesses located within eligible census tracts with façade improvements. During FY11, the rehab program provided grants as follows:

| Commercial Programs                     | FY11 Activity  |
|---|--|
| <b>Storefront Reimbursement Program</b> | Provided seventeen (17) storefront rehabilitation grants totaling \$28,143 to assist business owners with façade improvements. |

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

| CDBG Commercial Program Specifics |              |              |
|-----------------------------------|--------------|--------------|
| PROGRAM                           | CENSUS TRACT | GRANT AMOUNT |
| Storefront Reimbursement Program  | 4-3          | 4,000        |
|                                   | 6-2          | 455          |
|                                   | 8-2          | 1,620        |
|                                   | 11-1         | 1,320        |
|                                   | 12-2         | 2,000        |
|                                   | 13-2         | 2,000        |
|                                   | 16-4         | 1,188        |
|                                   | 18-1         | 10,250       |
|                                   | 21-3         | 2,000        |
|                                   | 24-1         | 1,310        |
|                                   | 26-2         | 2,000        |

## CDBG Programs: Performance During FY2011

| Year                                 | CPS # | Local ID | Project Name  | Total Funding | Funding Source | HUD Matrix Code | Activity Description   | Objective                        | Outcomes   | Outputs                      |                                    | % Var |
|--------------------------------------|-------|----------|---|---------------|----------------|-----------------|--|----------------------------------|--|------------------------------|------------------------------------|-------|
|                                      |       |          |   |               |                |                 |  |                                  |  | Planned                      | Actual                             |       |
| <b>ECONOMIC DEVELOPMENT PROGRAMS</b> |       |          |   |               |                |                 |  |                                  |  |                              |                                    |       |
| 2011                                 | 43    | L67      | New Bedford Economic Development Council [NBEDC] - Economic Development Program | 348,000       | CDBG           | 18A             | Special Economic Dev, comm/ind imprvts carried out by NBEDC, grants, loans, loan guaranty programs, tech assistance to small/ micro-enterprise | Crediting Economic Opportunities | Improving affordability not just of housing but also of other services | 15 New and/or retained jobs; | 12 Jobs Created<br>2 Jobs Retained | -6%   |
|                                      | 7     | L04A     | Storefront Reimbursement Program  | 28,143        | CDBG           | 14E             | Provide grants to business owners to improve commercial facades and signage.   | Crediting Economic Opportunities | Improving affordability not just of housing but also of other services | 30 Businesses                | 17 Businesses                      | -43%  |

| Year                  | CPS # | Local ID | Project Name   | Total Funding | Funding Source | HUD Matrix Code | Activity Description  | Objective                              | Outcome  | Outputs             |              | % Var |
|-----------------------|-------|----------|--|---------------|----------------|-----------------|---|--|--|---------------------|--------------|-------|
|                       |       |          |  |               |                |                 |   |  |  | Planned             | Actual       |       |
| <b>INFRASTRUCTURE</b> |       |          |  |               |                |                 |   |  |  |                     |              |       |
| 2011                  | 4     | L10A     | Dept of Public Infrastructure - Street/Sidewalk Improvements | \$300,000     | CDBG           | 03K             | Paving of Roadways disturbed by the installation of new water mains in eligible census tracts | Creating a suitable living environment | Improving Sustainability by promoting viable communities | 1,000 People        | 3,241 People | 224%  |
| 2008                  | 5     | K10B     | Vacant Lot Mini-Park Project                                 | \$11,738      | CDBG           | 03              | Creative pocket green spaces in City owned vacant lots in LMI neighborhoods                   | Creating a suitable living environment | Improving Sustainability by promoting viable communities | 2 Public Facilities | N/A          | N/A   |
| 2010                  | 4     | K16A     | Acushnet Avenue Improvements                                 | \$3,745       | CDBG           | 03              | Improvements to Acushnet Avenue   | Creating a suitable living environment | Improving Sustainability by promoting viable communities | 4,351 People        | 4,351 People | 0%    |
| 2011                  | 5     | L10C     | Community Garden   | \$10,755      | CDBG           | 03              | Creation on community Gardens on vacant lots  | Creating a suitable living environment | Improving Sustainability by promoting viable communities | 5000 People         | 5,523 People | 10.4% |

| Year  | CPS # | Local ID | Project Name  | Total Funding | Funding Source | HUD Matrix Code | Activity Description  | Objective   | Outcome  | Outputs           |                   | % Var |
|---|-------|----------|---|---------------|----------------|-----------------|---|---|--|-------------------|-------------------|-------|
|   |       |          |   |               |                |                 |   |   |  | Planned           | Actual            |       |
| <b>PUBLIC FACILITIES &amp; PARK IMPROVEMENT</b> |       |          |   |               |                |                 |   |   |  |                   |                   |       |
| 2009  | 10    | J09      | Brooklawn Park – Install drainage as part one of multiphase project | \$481,147     | CDBG           | 03              | Design of drainage system throughout Brooklawn Park                 | Creating a suitable park environment              | Improving Sustainability by promoting viable communities | 1 Public Facility | N/A               | N/A   |
| 2007  | 8     | H15C     | Hillman Street Complex Renovation                                   | \$875,649     | CDBG           | 03              | Renovation of the Gym complex on Hillman Street                     | Creating a suitable publicly accessed environment | Improving Sustainability by promoting viable communities | 1 Public Facility | N/A               | N/A   |
| 2009  | 4     | J11      | Verdean Vets Sprinkler System                                       | \$24,777      | CDBG           | 03              | Installation of fire system at Verdean Vets Hall                    | Creating a suitable publicly accessed environment | Improving Sustainability by promoting viable communities | 1 Public Facility | 1 Public Facility | 0%    |
| 2010  | 5     | K16B     | Hazelwood Park Improvements   | \$13,401      | CDBG           | 03              | Hazelwood Park Playground Improvements                              | Creating a suitable publicly accessed environment | Improving Sustainability by promoting viable communities | 1 Public Facility | N/A               | N/A   |
| 2010  | 10    | K16E     | Women's Center Heating System                                       | \$1,777       | CDBG           | 03              | Installation of Heating Unit at the Women's Center Battered Shelter | Creating a suitable publicly accessed environment | Improving Sustainability by promoting viable communities | 1 Public Facility | 1 Public Facility | 0%    |
| 2010  | 12    | K16G     | YWCA Standish House   | \$200,000     | CDBG           | 03              | Spot Blight Renovation  | Creating a suitable publicly accessed environment | Improving Sustainability by promoting viable communities | 1 Public Facility | 1 Public Facility | 0%    |
| 2010  | 13    | K16D     | Kennedy Donovan HVAC  | \$17,500      | CDBG           | 03F             | Installation of HVAC Unit   | Creating a suitable publicly accessed environment | Improving Sustainability by promoting viable communities | 1 Public Facility | 1 Public Facility | 0%    |
| 2011  | 6     | L17      | Zeitleron Theatre   | \$20,006      | CDBG           | 03              | Spot Blight Renovation of downtown theatre                          | Creating a suitable publicly accessed environment | Improving Sustainability by promoting viable communities | 1 Public Facility | N/A               | N/A   |
| 2011  | 3     | K02      | OHCD - Project Management   | \$77,545      | CDBG           | 03              | Oversight of the properties funded and undertaken by the OHCD       | Creating a suitable living environment            | Improving Sustainability by promoting viable communities | N/A               | N/A               | N/A   |

| Year                                   | CFS # | Local ID | Project Name  | Total Funding | Funding Source | HUD Matrix Code | Activity Description  | Objective                              | Outcome                                     | Outputs       |               | % Var |
|--|-------|----------|---|---------------|----------------|-----------------|---|--|---|---------------|---------------|-------|
|  |       |          |   |               |                |                 |   |  |   | Planned       | Actual        |       |
| <b>PUBLIC SERVICES: YOUTH PROGRAMS</b> |       |          |   |               |                |                 |   |  |   |               |               |       |
|  | 26    | L22H     | New Bedford Symphony Orchestra-Schools Music Program      | \$4,000       | CDBG           | 05D             | Provide school based music listening and education in where 80% of the students are LMI | Creating a suitable living environment | Improving Availability of units or services | 1820 students | 1820 students | 0%    |
|  | 19    | L22P     | Dennison Memorial   | \$10,000      | CDBG           | 05D             | After-school tutoring/recreation Center   | Creating a suitable living environment | Improving Availability of units or services | 350 people    | 144           | -58%  |
|  | 22    | L22D     | Rec - Summer Jobs Program                                 | \$26,700      | CDBG           | 05D             | Provides summer job opportunities at recreational sites for City youth                  | Creating a suitable living environment | Improving Availability of units or services | 28 people     | 28            | 0%    |
|  | 16    | L22C     | Rec - Summer Day Program                                  | \$31,150      | CDBG           | 05D             | City-run summer day camp for children ages 6-12.  | Creating a suitable living environment | Improving Availability of units or services | 280 people    | 168           | -40%  |
|  | 29    | L22E     | Boys' & Girls' Club Youth Outreach                        | \$7,500       | CDBG           | 05D             | Provide youth transportation to and from the Boys & Girls Club                          | Creating a suitable living environment | Improving Availability of units or services | 350 People    | 297           | -15%  |
|  | 41    | L22I     | Dream Out Loud - Creative Careers                         | \$6,230       | CDBG           | 05D             | Introducing youth to various forms of occupational media                                | Creating a suitable living environment | Improving Availability of units or services | 35 people     | 87            | 148%  |
|  | 15    | L22A     | Youth United Summer Basketball League                     | \$3,560       | CDBG           | 05D             | Youth summer basketball leagues in New Bedford  | Creating a suitable living environment | Improving Availability of units or services | 140 people    | 150           | 7%    |
|  | 24    | L22J     | Team Builders, Inc. Family Performing Arts Center         | \$7,000       | CDBG           | 05D             | Weekend and After-School program for LMI youth  | Creating a suitable living environment | Improving Availability of unit or services  | 40            | 159           | 297%  |
|  | 31    | L22K     | Trips for Kids - Urban Explorers-Explore Your Environment | \$4,450       | CDBG           | 05D             | Weekend and After-School program for LMI youth  | Creating a suitable living environment | Improving Availability of units or services | 57            | 50            | -12%  |
| 2011                                   |       |          |   |               |                |                 |   |  |   |               |               |       |

| Year   | CPS # | Local ID        | Project Name   | Total Funding | Funding Source | HUD Matrix Code                  | Activity Description  | Objectives   | Outcome  | Outputs    |        | % Var |
|--|-------|-----------------|--|---------------|----------------|----------------------------------|---|--|--|------------|--------|-------|
|  |       |                 |  |               |                |                                  |   |  |  | Planned    | Actual |       |
| <b>PUBLIC SERVICES: YOUTH PROGRAMS (Con't)</b> |       |                 |  |               |                |                                  |   |  |  |            |        |       |
| 2011   | 23    | L30B            | NorthStar Learning Center- Acushnet Heights Youth Club | \$8,000       | CDBG           | 05D                              | Provided after school activities for youth in the Acushnet Heights Neighborhood.                      | Creating a suitable living environment                       | Improving Availability or accessibility of units or services | 15 People  | 17     | 13%   |
|  | 20    | L21D            | Artworks! Teens Reach Beyond                           | \$5,000       | CDBG           | 05D                              | After school arts program for teens   | Creating a suitable living environment                       | Improving Availability or accessibility of units or services | 12 People  | 20     | 66%   |
|  | 30    | L22G            | New Bedford Museum & Art Center, Inc.                  | \$4,450       | CDBG           | 05D                              | Summer art program which delivers educators & programs to City sites                                  | Creating a suitable living environment                       | Improving Availability or accessibility of units or services | 280 People | 280    | 0%    |
|  | 34    | L22O            | Whaling Museum Apprentices Program                     | \$8,900       | CDBG           | 05D                              | Apprenticeship program for LMI teens  | Creating a suitable living environment                       | Improving Availability or accessibility of units or services | 20 People  | 36     | 80%   |
| 40   | L22R  | PAGE Youthbuild | \$5,000  | CDBG          | 05D            | Summer job program for LMI Youth | Creating a suitable living environment  | Improving Availability or accessibility of units or services | 5 People   | 5          | 0%     |       |
| <b>ELDERLY PROGRAMS</b>                        |       |                 |  |               |                |                                  |   |  |  |            |        |       |
| 2011   | 36    | L21D            | Art is Therapy   | \$7,000       | CDBG           | 05A                              | Art Classes for senior citizens   | Creating a suitable living environment                       | Improving Availability or accessibility of units or services | 100 People | 324    | 224%  |
|  | 21    | L21A            | Community Services- Elder Services Project             | \$120,150     | CDBG           | 05A                              | Provides structured educational programs and social opportunities to elderly and disabled populations | Creating a suitable living environment                       | Improving Availability or accessibility of units or services | 545 People | 2358   | 333%  |
|  | 28    | L21C            | Coastline Elderly - Community Mainstream               | \$10,000      | CDBG           | 05A                              | Program to ensure seniors have access to mainstream resources   | Creating a suitable living environment                       | Improving Availability or accessibility of units or services | 70 People  | 115    | 64%   |

| <b>PUBLIC SERVICES: HEALTH &amp; COUNSELING PROGRAMS</b> |    |      |   |          |      |     |  |  |  |            |      |      |
|--|----|------|---|----------|------|-----|--|--|--|------------|------|------|
| 2011   | 45 | L28C | UMASS Dartmouth - Southcoast Compeer                | \$6,675  | CDBG | 050 | Mentoring program for mentally ill residents                   | Creating a suitable living environment | Improving Availability or accessibility of units or services | 180 People | 203  | 12%  |
|  | 33 | L28D | NorthStar - Farmer's Market                         | \$5,000  | CDBG | 05  | Vegetable vouchers to promote healthier diets for LMI Families | Creating a suitable living environment | Improving Availability or accessibility of units or services | 400 People | 673  | 68%  |
| <b>PUBLIC SERVICES: BILINGUAL/CULTURAL PROGRAMS</b>      |    |      |   |          |      |     |  |  |  |            |      |      |
| 2011   | 25 | L26B | Immigrants' Assistance - Ombudsman Services Project | \$8,900  | CDBG | 05  | Social services to non-English speaking City residents         | Creating a suitable living environment | Improving Availability or accessibility of units or services | 217 People | 1159 | 434% |
| <b>PUBLIC SERVICES: NEIGHBORHOOD SERVICES</b>            |    |      |   |          |      |     |  |  |  |            |      |      |
| 2011   | 32 | L30A | Community Services - Community Outreach             | \$61,050 | CDBG | 05  | A community service liaison and ombudsperson.                  | Creating a suitable living environment | Improving Availability or accessibility of units or services | 355 People | 314  | -11% |
| <b>PUBLIC SERVICES: COMMUNITY SERVICES</b>               |    |      |   |          |      |     |  |  |  |            |      |      |
| 2011   | 17 | L20A | Community Services - Supportive Recreation          | \$19,135 | CDBG | 05  | After-school programs & special events for youth               | Creating a suitable living environment | Improving Availability or accessibility of units or services | 440 People | 173  | -60% |

| Year  | CPS # | Local ID | Project Name   | Total Funding | Funding Source | HUD Matrix Code | Activity Description   | Objective                              | Outcome  | Planned Outputs | Actual Outputs | % Var |
|---|-------|----------|--|---------------|----------------|-----------------|--|--|--|-----------------|----------------|-------|
| <b>PUBLIC SERVICES- DISABLED/SPECIAL NEEDS PROGRAMS</b> |       |          |  |               |                |                 |  |  |  |                 |                |       |
| 2011  | 46    | L23A     | Access - Rec & Social Activities for people w/ disabilities          | \$3,560       | CDBG           | 05B             | Recreational and social activities to individuals with disabilities including monthly dances, access to local summer camps, and financial assistance toward recreation activities. | Creating a suitable living environment | Improving Availability or accessibility of units or services | 160 People      | 173            | 8%    |
|   | 18    | L23B     | Easter Seals- Reading Coach  | \$7,120       | CDBG           | 05B             | Provide after school reading program for youth with learning disabilities  | Creating a suitable living environment | Improving Availability or accessibility of units or services | 63 People       | 74             | 17%   |
|   | 42    | L23D     | ARC of GNB   | \$7,000       | CDBG           | 05B             | Opened a resource center for individuals with disabilities   | Creating a suitable living environment | Improving Availability or accessibility of units or services | 15 People       | 15             | 0%    |
|   | 37    | L23C     | PSILL - Transportation Resources for Community Inclusion             | \$5,000       | CDBG           | 05B             | Provide transportation resources to individuals with disabilities in the form of cab vouchers and weekend chaperoned trips.  | Creating a suitable living environment | Improving Availability or accessibility of units or services | 40 People       | 63             | 57%   |
| <b>CRIME PREVENTION PROGRAMS</b>                        |       |          |  |               |                |                 |  |  |  |                 |                |       |
| 2011  | 14    | L25A     | New Bedford Police Department - Domestic Violence Intern Coordinator | \$25,000      | CDBG           | 05G             | Retention of an intern coordinator to handle the administrative workload of the domestic violence unit and to supervise and schedule interns.                                      | Creating a suitable living environment | Improving Availability or accessibility of units or services | 2,500 People    | 3,140          | 25%   |

## 5. HOME Program

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

The HOME Program provides funding to create safe, decent, affordable housing to low and moderate-income occupants. During the 2011 Fiscal Year, a total of 8 loans were provided to first time homebuyers for down payment/closing cost, rehabilitation and/or gap assistance. Additionally, the HOME Program provided funding for rental housing and collaborated with non-profit agencies through CHDO assistance. The City of New Bedford was allocated \$1,172,388 in HOME Program funding during FY 2011.



### A. Distribution of HOME funds among identified needs

Eight (8) loans totaling \$90,644 were given to first time homebuyers for the acquisition and rehabilitation of eligible properties. Of that amount, \$43,544 was for Downpayment and Closing Cost assistance, \$20,000 was for GAP assistance and \$27,100 was provided for rehabilitation assistance.

Of these loans, (25%) were given to minority households broken down as follows: 12% Black and 12% Other Multi-Racial.

Twenty five percent (25%) of the assisted households had incomes below fifty percent (50%) of area median income and twenty five percent (25%) were occupied by female head of households.

The chart titled, "Neighborhood's First Program FY11 Activity" identifies all the loans for downpayment/closing costs, rehabilitation and gap assistance that were closed and/or committed during FY11.

HOME funding was also made available to two rental projects in FY11. During this fiscal year, loans totaling \$700,000 in HOME funds were closed, assisting the development of eighty eight (88) rental units, of which twenty two (22) were deemed HOME assisted units. In addition, \$115,645 of HOME funding was utilized for a "Receivership Project." When completed, this two family property will be sold to an income eligible first time home buyer.

| NEIGHBORHOODS FIRST PROGRAM FY11 ACTIVITY                  |                            |               |               |                 |            |           |          |        |                          |
|--|----------------------------|---------------|---------------|-----------------|------------|-----------|----------|--------|--------------------------|
| Downpayment/Closing Costs, Rehabilitation & Gap Assistance |                            |               |               |                 |            |           |          |        |                          |
| Census Tract   | DownPayment /Closing Costs | Rehab Costs   | Gap Financing | Number of Units | HOME Units | Ethnicity | Income % | Income | Female Head of Household |
| 9-2  | 6000                       |               | 20,000        | 1               | 1          | NH-W      | 50-80    | 49,780 | N                        |
| 24-2   |                            | 27,100        |               | 2               | 1          | NH-W      | 30-50    | 34,698 | N                        |
| 20-2   | 5,636                      |               |               | 2               | 1          | NH-B      | 30-50    | 27,457 | N                        |
| 9-2  | 6,500                      |               |               | 2               | 1          | NH-O      | 50-80    | 39,312 | N                        |
| 02.02-1  | 4,752                      |               |               | 1               | 1          | NH-W      | 50-80    | 28,634 | Y                        |
| 16-3   | 6,402                      |               |               | 1               | 1          | NH-W      | 50-80    | 35,628 | N                        |
| 22-2   | 8,652                      |               |               | 1               | 1          | NH-W      | 50-80    | 50,648 | N                        |
| 23-3   | 5,602                      |               |               | 2               | 1          | NH-W      | 50-80    | 28,094 | Y                        |
| <b>TOTALS</b>  | <b>43,544</b>              | <b>27,100</b> | <b>20,000</b> | <b>12</b>       | <b>8</b>   |           |          |        |                          |

| <b>OTHER HOME PROGRAM ACTIVITY</b> |                        |                   |                   |
|------------------------------------|------------------------|-------------------|-------------------|
| HOME Loans closed during FY11      |                        |                   |                   |
| <b>Project Name</b>                | <b>Number of Units</b> | <b>HOME Units</b> | <b>HOME Funds</b> |
| CABH- Allen St                     | 12                     | 11                | 200,000           |
| Cliftex Lofts- Riverside Ave.      | 76                     | 11                | 500,000           |
| TRI- Purchase St.*                 | 2                      | 2                 | 115,645           |
| <b>TOTALS</b>                      | <b>90</b>              | <b>24</b>         | <b>815,645</b>    |

In addition, the OHCD committed NSP and Attorney General (AG) funds for two (2) housing projects\* listed below. These two homes are being rehabilitated and sold to income eligible home buyers.

\*The TRI project on Purchase St. was funded with both HOME and NSP funding.

| <b>OTHER PROGRAM ACTIVITY</b>  |                        |                     |                     |
|--------------------------------|------------------------|---------------------|---------------------|
| Other Loans closed during FY11 |                        |                     |                     |
| <b>Project Name</b>            | <b>Number of Units</b> | <b>NSP/AG Units</b> | <b>NSP/AG Funds</b> |
| TRI- Purchase St. (NSP)        | 2                      | 2                   | \$286,615           |
| TRI-205 Summer St. (AG)        | 2                      | 1                   | \$150,000           |
| <b>TOTALS</b>                  | <b>4</b>               | <b>3</b>            | <b>\$436,615</b>    |

## **B. HOME Match**

During the one-year period July 1, 2011 through June 30, 2012, \$914,909 of HOME funds was expended. The HOME statute provides for a reduction of the matching contribution for qualified communities. In 2011, New Bedford had 17.3% of families living in poverty and had an average of per capita income of \$15,602. New Bedford has met both conditions to receive a 100% match reduction. The attached form 40107-A for the City's fiscal year shows a \$2,888,049 match carry over from previous year and there is no match liability for FY 11.

## **C. Housing Code Compliance Inspection Assessment/Affirmative Marketing Outreach**

### On Site Inspections of HOME Rental Housing

The Office of Housing & Community Development monitors all HOME projects throughout the affordability period. During this reporting period units of each single-family and multi-family projects were reviewed for compliance with the contract provisions and HOME regulations. Property owners submitted information concerning tenant income, household composition, unit

rents and property insurance. On site inspections are made of each unit to verify compliance with Minimum Housing Quality Standards. All non-compliant units are repaired by the owner and follow-up inspections are made as repairs are completed.

#### Affirmative Marketing

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

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

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

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

#### **D. Contracting Opportunities for MBEs and WBEs**

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

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

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

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

## 6. EMERGENCY SHELTER GRANT PROGRAM

A total of 1,648 new clients were served through Emergency Shelter Grant (ESG) programs during the Fiscal Year 2011. A narrative summary of each project, detailing program accomplishments for this program year, as well as fiscal activities, follows (match requirements are discussed previously, in the section pertaining to leveraged resources).



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

### Match Requirements

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

### ESG Statistical Summary

The following table provides information about the FY11 recipient agencies and the clients that they served using ESG funding:

|  |
|--|
| <p><b>Southeast Regional Network, Inc., Harbour House Family Shelter Project</b></p> <p>This Project is an integral component in the Continuum of Care strategy and plays a significant role in meeting the needs of homeless families. The Project provided transitional emergency shelter services to homeless families and provided case management, housing search and placement to assist families through the crisis of homelessness while treating them with dignity and respect. Maintaining basic needs, such as utilities, ensures that other services can be provided to these families to enable them to transition into a more permanent, stable and secure living environment, which is consistent with the priority needs identified. This Project provided shelter to 125 unduplicated people and 499 returning people during FY2011.</p>  |
| <p><b>Catholic Social Services of Fall River, Inc. Merged with Market Ministries, Inc. on June 29, 2010 and renamed the project "Sister Rose House Homeless Shelter" Project</b></p> <p>Sister Rose House is the largest homeless shelter for men in New Bedford, providing shelter, meals and social services that prepare guests for independent living. Because the increase in requests for assistance by women &amp; families continues to rise, Sister Rose House also provides lodging at local motels for individual women and families. This year's ESG funds assisted Sister Rose House with general operational costs such as insurance. During fiscal year 2011, 272 unduplicated homeless individuals were assisted with ESG funds through the Sister Rose House Shelter Program. The shelter prepared 18,369 meals for the 272 unduplicated homeless or displaced individuals and 199 returning individuals.</p> |
| <p><b>Catholic Social Services – Basic Needs and Emergency Services Program</b></p> <p>This program provided families with emergency financial assistance to prevent premature homelessness that may not occur as a result of providing emergency aid, including intervention with utility companies, assistance with monthly rent costs for apartment living and mortgage payments to banks to halt foreclosure proceedings while an assessment of family finances is made and a plan for the future is developed. The Program provided assistance to 636 unduplicated individuals and 684 returning individuals during FY11.</p>   |

**SEMCOA, INC. (Formally known as NEBCOA)—WRAP House**

The Women's Residential Alcoholism Project (WRAP) is the only female transitional housing facility for women in recovery in New Bedford. In Fiscal Year 2011 WRAP House provided 17 unduplicated women and 18 returning women with access to the supportive services essential for recovery from chemical addiction and transition to permanent housing. ESG funds were used to cover a percentage of the facility's operational expenses. Residents of WRAP House are provided essential services to include substance abuse treatment and counseling, assistance in obtaining SSI, General Assistance, Food Stamps, and medical coverage (Mass Health). Assistance is also provided to obtain affordable housing, mental health services, nutritional counseling, educational/vocational counseling, on-site HIV/AIDS counseling and testing as well as transportation to off-site essential services.

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

This program provided direct emergency housing and supportive services to homeless individuals, and is a regional facility. The services include a 10 bed emergency shelter/transitional housing program which provided hot meals, clean beds, and the opportunity to access an array of supportive services including substance abuse counseling, mental health counseling and job training. ESG Funds for fiscal year 2011 were utilized to offset operational costs (utilities, insurance, audit and equipment repair). The funds were also used to make necessary repairs to the shelter including repairs to the elevator, ensuring the facility remained accessible. The Veteran's Transition House provided shelter to 103 unduplicated persons and 283 returning persons during FY11. The 103 unduplicated individuals were veterans.

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

This program provided emergency housing for women and children seeking safety from domestic violence situations. The shelter confidentially houses over 13 beds, providing secure temporary housing, the tools necessary for these women to begin leading a safe and independent life, while at the same time providing temporary necessities such as food, counseling, and legal and medical advocacy. ESG funds were used to cover the costs of heat, gas, telephone, electric, miscellaneous furnishings, as well as other operational expenses for the shelter. The Center provided emergency shelter to 44 unduplicated adults and 84 returning adults.

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

This program provided comprehensive rehabilitation for chemically dependent women in a home-life atmosphere through intensive programmatic supervision, directional alternatives, counseling, and an environment conducive to sobriety. Primary services such as intake assessments, individual, group and family counseling, social supportive services, hospital appointments for obstetric-gynecological services, family planning education/counseling, pediatric care, parenting skills, and educational and vocational rehabilitative services were provided to 122 unduplicated women and 180 returning women in FY11. Thirty Six (36) of the women completed the program and re-entered the community with newly acquired life skills.

**People Acting in Community Endeavors, Inc. (P.A.C.E.) – Homeless Prevention Services Program**

P.A.C.E. Inc. provides families with emergency financial assistance to prevent premature homelessness as a result of providing emergency aid, including intervention with utility companies, assistance with monthly rent costs for apartment living during which time an assessment of family finances is made and a plan for the future is developed. The Homeless Prevention Services Program provided assistance to 329 individuals during FY11.

**EMERGENCY SHELTER GRANT (ESG) PROGRAM  
FISCAL YEAR 2011 STATISTICAL SUMMARY FOR NEW CLIENTS**

| AGENCY  | HISPANIC or NON-HISPANIC | White | Black African Amr. | Asian | Am Ind/Alask Native | Native Haw Other Pac island | AmInd Alask Native & White | Asian & White | Black & White | Am Ind Alask Natv. & Black | Other Multi Racial | TOTAL |              |
|---|--------------------------|-------|--------------------|-------|---------------------|-----------------------------|----------------------------|---------------|---------------|----------------------------|--------------------|-------|--------------|
|   |                          |       |                    |       |                     |                             |                            |               |               |                            |                    |       |              |
| PAGE, INC – Homeless Services   | H                        |       |                    |       |                     |                             |                            |               |               |                            | 123                | 123   | 329          |
|   | NH                       | 114   | 60                 |       |                     |                             |                            |               | 18            |                            | 14                 | 206   |              |
|   | Total                    | 114   | 60                 |       |                     |                             |                            |               | 18            |                            | 137                | 329   |              |
| Market Ministries, Operational Expenditure Project                    | H                        | 31    |                    |       |                     |                             |                            |               |               |                            |                    | 31    | 272          |
|   | NH                       | 166   | 42                 |       | 2                   |                             | 4                          |               | 2             |                            | 25                 | 241   |              |
|   | Total                    | 197   | 42                 |       | 2                   |                             | 4                          |               | 2             |                            | 25                 | 272   |              |
| Steppingsone, Inc. NB Therapeutic Women's Community                   | H                        | 3     |                    |       |                     |                             |                            |               |               |                            |                    | 4     | 122          |
|   | NH                       | 106   | 5                  |       | 2                   |                             | 1                          |               | 2             |                            | 2                  | 118   |              |
|   | Total                    | 109   | 5                  |       | 2                   |                             | 1                          |               | 3             |                            | 2                  | 122   |              |
| Catholic Social Services Basic Needs and Homeless Prevention Program  | H                        | 151   | 33                 |       |                     |                             |                            |               |               |                            |                    | 184   | 636          |
|   | NH                       | 358   | 80                 |       | 4                   | 10                          |                            |               |               |                            |                    | 452   |              |
|   | Total                    | 509   | 113                |       | 4                   | 10                          |                            |               |               |                            |                    | 636   |              |
| SRN Harbour House/High Point-Helping People Live Productively (HELP)  | H                        | 9     | 1                  |       |                     |                             |                            |               |               |                            |                    | 60    | 125          |
|   | NH                       | 31    | 25                 | 4     |                     |                             |                            | 1             | 1             |                            | 3                  | 65    |              |
|   | Total                    | 40    | 26                 | 4     |                     |                             |                            | 1             | 1             |                            | 53                 | 125   |              |
| SEMCOA WRAP House   | H                        | 2     |                    |       |                     |                             |                            |               |               |                            |                    | 2     | 17           |
|   | NH                       | 12    |                    | 1     |                     |                             |                            |               |               |                            | 2                  | 15    |              |
|   | Total                    | 14    |                    | 1     |                     |                             |                            |               |               |                            | 2                  | 17    |              |
| S.E Mass Veterans' Housing Program Inc. Veterans Transitional Housing | H                        | 1     |                    |       |                     |                             |                            |               |               |                            |                    | 2     | 103          |
|   | NH                       | 91    | 9                  |       |                     |                             |                            |               |               |                            | 1                  | 101   |              |
|   | Total                    | 92    | 9                  |       |                     |                             |                            |               |               |                            | 2                  | 103   |              |
| New Bedford Women's Center Battered Women's Shelter                   | H                        |       |                    |       |                     |                             |                            |               |               |                            |                    | 0     | 44           |
|   | NH                       | 40    | 2                  |       |                     |                             |                            |               |               |                            | 2                  | 44    |              |
|   | Total                    | 40    | 2                  |       |                     |                             |                            |               |               |                            | 2                  | 44    |              |
| <b>TOTAL NEW CLIENTS</b>  | H                        | 197   | 34                 |       |                     |                             |                            |               |               |                            | 174                | 406   | <b>1,648</b> |
|   | NH                       | 918   | 223                | 5     | 8                   | 10                          | 5                          | 1             | 23            |                            | 49                 | 1,242 |              |
|   | Total                    | 1,115 | 257                | 5     | 8                   | 10                          | 5                          | 1             | 24            |                            | 223                | 1,648 |              |

## ESG: Performance Based Activities

| Year                                    | CPS # | Local ID | Project Name  | Total Funding | Funding Source | Hud Matrix Code | Activity Description   | Objective                              | Outcome  | Outputs    |            | % Variance |
|---|-------|----------|---|---------------|----------------|-----------------|--|--|--|------------|------------|------------|
|   |       |          |   |               |                |                 |  |  |  | Planned    | Actual     |            |
| <b>EMERGENCY SHELTER GRANT PROGRAMS</b> |       |          |   |               |                |                 |  |  |  |            |            |            |
| 2011                                    | 48    | L33M09   | GNB Women's Center - Emergency Battered Women's Shelter | \$17,000      | ESG            | 03C             | Operational funding for the confidential women's shelter   | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 50 People  | 44 People  | -12%       |
|   | 52    | L33M07   | SRN/Harbour House - H.E.L.P.                            | \$6,000       | ESG            | 03C             | Operational support of the Harbour House emergency shelter   | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 180 People | 125 People | -31%       |
|   | 51    | L33M05   | Market Ministries Emergency Shelter                     | \$18,000      | ESG            | 03C             | Operational assistance to maintain the emergency shelter providing a safe, warm environment with a variety of social services including meals. | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 300 People | 272 People | -9%        |

| Year   | CPS # | Local ID | Project Name  | Total Funding | Funding Source | Hud Matrix Code | Activity Description  | Objective                              | Outcome  | Outputs    |            | % Variance |
|--|-------|----------|---|---------------|----------------|-----------------|---|--|--|------------|------------|------------|
|  |       |          |   |               |                |                 |   |  |  | Planned    | Actual     |            |
| <b>EMERGENCY SHELTER GRANT PROGRAMS, Continued</b> |       |          |   |               |                |                 |   |  |  |            |            |            |
| 2011   | 50    | L33M02   | PACE – Homeless Services  | \$23,213      | ESG            | 03C             | Variety Homeless Prevention Services including: emergency fuel payments, provision of security deposit/first month's rent and furniture vouchers for newly placed families. | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 135 People | 329 People | 144%       |
|  | 49    | L33M08   | SE MA Veteran's Housing Program, Inc - Veteran's Transition House | \$23,000      | ESG            | 03C             | Operating expenses associated with the operation of the Veteran's Housing Program – a shelter for homeless veterans.  | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 170 People | 103 People | -39%       |

| Year   | CPS # | Local ID | Project Name                                     | Total Funding | Funding Source | Hud Matrix Code | Activity Description  | Objective                              | Outcome  | Outputs    |            | % Variance |
|--|-------|----------|--|---------------|----------------|-----------------|---|--|--|------------|------------|------------|
|  |       |          |  |               |                |                 |   |  |  | Planned    | Actual     |            |
| <b>EMERGENCY SHELTER GRANT PROGRAMS, Continued</b> |       |          |  |               |                |                 |   |  |  |            |            |            |
| 2011   | 54    | L33M11   | Steppingstone - NB Women's Therapeutic Community | \$15,000      | ESG            | 03C             | Operational costs for Steppingstone's Women's Program, provides rehab services for homeless, chemically dependent women   | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 120 People | 122 People | 2%         |
|  | 47    | L33M06   | NBCOA - WRAP House                               | \$14,000      | ESG            | 03C             | Operational assistance to maintain a shelter for chemically dependent women seeking treatment for their substance abuse   | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 36 people  | 17 People  | -53%       |
|  | 53    | L33M10   | Catholic Social Services-Basis Needs             | \$10,000      | ESG            |                 | Variety Homeless Prevention Services including: emergency fuel payments, provision of security deposit/first month's rent and furniture vouchers for newly placed families. | Creating a Suitable Living Environment | Improving Availability or Accessibility of units or services | 315 People | 636 People | 102%       |

# 7. FINANCIAL SUMMARY REPORTS

The following section includes two reports related to the expenditure of funding during FY11:

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

**Financial Summary  
Grantee Performance Report  
Community Development Block Grant Program**

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

OMB Approval No. 2506-0077 (Exp. 3/31/94)

Public Reporting Burden for this collection of information is estimated to average 12 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2506-0077), Washington D.C. 20503. Do not send this completed form to either of these addresses.

|  |                                |  |
|--|--------------------------------|--|
| 1. Name of Grantee<br><b>City of New Bedford</b> | 2. Grant Number<br>B11MC250018 | Reporting Period<br>From 7/1/11 To 6/30/12 |
|--|--------------------------------|--|

**Part I: Summary of CDBG Resources**

|   |                     |                          |
|---|---------------------|--------------------------|
| 1. Unexpended CDBG funds at end of previous reporting period (Balance from prior program years) |                     | \$ 2,281,719.21          |
| 2. Entitlement Grant form HUD-7082  |                     | \$ 2,741,178.00          |
| 3. Surplus Urban Renewal Funds  |                     | \$ -                     |
| 4. Section 108 Guaranteed Loan Funds (Principal Amount)   |                     |                          |
| 5. Program Income received by:  | Grantee<br>Column A | Subrecipient<br>Column B |
| a. Revolving Funds  | \$ 80,869.92        | 267,677.36               |
| b. Other (Identify below. If more space is needed use an attachment)                            |                     |                          |
| c. Total Program Income (Sum of columns a and b)  |                     | \$ 348,547.28            |
| 6. Prior Period Adjustments (If column is a negative amount, enclose in brackets)               |                     |                          |
| 7. Total CDBG funds available for use during this reporting period (sum of lines 1 - 6)         |                     | \$ 5,371,444.49          |

**Part II: Summary of CDBG Expenditures**

|  |                 |                 |
|--|-----------------|-----------------|
| 8. Total Expenditures reported on Activity Summary, forms HUD-4949.2 & 4949.2A |                 | 3,900,309.77    |
| 9. Total Expended for Planning and Administration, form HUD-4949.2             | \$ 542,630.76   |                 |
| 10. Amount subject to Low/Mod Benefit Calculation (line 8 minus line 9)        | \$ 3,357,679.01 |                 |
| 11. CDBG funds used for Section 108 principal and interest payments            |                 | \$ -            |
| 12. Total Expenditures (line 8 plus line 11)                                   |                 | \$ 3,900,309.77 |
| 13. Unexpended balance (line 7 minus line 12)                                  |                 | \$ 1,471,134.72 |

**Part III: Low/Mod Benefit This Reporting Period**

|  |  |                 |
|--|--|-----------------|
| 14. Total Low/Mod credit for multi-unit housing expenditures from form HUD-4949.2A                     |  |                 |
| 15. Total from all other activities qualifying as low/mod expenditures from forms HUD-4949.2 & 4949.2A |  | \$ 3,132,902.01 |
| 16. Total (line 14 plus line 15)   |  | \$ 3,132,902.01 |
| 17. Percent benefit to low/mod persons (line 16 divided by line 10 this reporting period)              |  | 93.31%          |

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Page ( ) of ( )

form HUD-4949.3 (06/24/93)

ref Handbook 6510.2

**Part IV: Low/Mod Benefit for Multi-Year Certification(Complete only if certification period includes prior years)**

Program years (PY) covered in certification PY \_\_\_\_\_ PY \_\_\_\_\_ PY \_\_\_\_\_

|  |      |
|--|------|
| 18. Cumulative net expenditures subject to program benefit calculation | \$ - |
| 19. Cumulative expenditures benefiting low/mod persons                 | \$ - |
| 20. Percent benefit to low/mod persons (line 19 divided by line 18)    | %    |

**Part V: For Public Service (PS) Activities Only: Public Service Cap Calculations**

|  |                 |
|--|-----------------|
| 21. Total PS Expenditures from column h, form HUD-4949.2A                                  | \$ 443,591.09   |
| 22. Total PS unliquidated obligations from column r, from HUD-4949.2A                      | \$ -            |
| 23. Sum of line 21 and line 22   | \$ 443,591.09   |
| 24. Total PS unliquidated obligations reported at the end of the previous reporting period |                 |
| 25. Net obligations for public services (line 23 minus line 24)                            | \$ 443,591.09   |
| 26. Amount of Program Income received in the preceding program year                        | \$ 350,344.18   |
| 27. Entitlement Grant Amount (from line 2)   | \$ 2,741,178.00 |
| 28. Sum of line 26 and line 27   | \$ 3,091,522.18 |
| 29. Percent funds obligated for Public Service Activities (line 25 divided by line 28)     | 14.35%          |

**Part VI: Planning and Program Administration Cap Calculations**

|   |                 |
|---|-----------------|
| 30. Amount Subject to planning and administrative cap (grant amount from line 2 plus line 5c) | \$ 3,089,725.28 |
| 31. Amount expended for Planning and Administration (from line 9 above)                       | \$ 542,630.76   |
| 32. Percent funds expended (line 31 divided by line 30)                                       | 17.56%          |

**Instructions**

**Name of Grantee:** Enter the grantee's name as shown on the approved Grant Agreement (form HUD-7082) for the most recently completed program year.

**Grant Number:** Enter the grant number assigned by HUD to the Community Development Block Grant for the most recently completed program year.

**Period Covered:** Enter the beginning and ending date for the most recently completed program year.





Public reporting burden for this collection of information is estimated to average 45 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained for the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

## Instructions for the HOME Match Report

### Applicability:

The HOME Match Report is part of the HOME APR and must be filled out by every participating jurisdiction that incurred a match liability. Match liability occurs when FY 1993 funds (or subsequent year funds) are drawn down from the U.S. Treasury for HOME projects. A Participating Jurisdiction (PJ) may start counting match contributions as of the beginning of Federal Fiscal Year 1993 (October 1, 1992). A jurisdiction not required to submit this report, either because it did not incur any match or because it had a full match reduction, may submit a HOME Match Report if it wishes. The match would count as excess match that is carried over to subsequent years. The match reported on this form must have been contributed during the reporting period (between October 1 and September 30).

### Timing:

This form is to be submitted as part of the HOME APR on or before December 31. The original is sent to the HUD Field Office. One copy is sent to the

Office of Affordable Housing Programs, CGHF  
Room 7176, HUD, 451 7th Street, S.W.  
Washington, D.C. 20410.

The participating jurisdiction also keeps a copy.

### Instructions for Part II:

1. **Excess match from prior Federal fiscal year:** Excess match carried over from prior Federal fiscal year.
2. **Match contributed during current Federal fiscal year:** The total amount of match contributions for all projects listed under Part III in column 9 for the Federal fiscal year.

3. **Total match available for current Federal fiscal year:** The sum of excess match carried over from the prior Federal fiscal year (Part II, line 1) and the total match contribution for the current Federal fiscal year (Part II, line 2). This sum is the total match available for the Federal fiscal year.

5. **Excess match carried over to next Federal fiscal year:** The total match available for the current Federal fiscal year (Part II, line 3) minus the match liability for the current Federal fiscal year (Part II, line 4). Excess match may be carried over and applied to future HOME project match liability.

### Instructions for Part III:

4. **Match liability for current Federal fiscal year:** The amount of match liability is available from HUD and is provided periodically to PJs. The match must be provided in the current year. The amount of match that must be provided is based on the amount of HOME funds drawn from the U.S. Treasury for HOME projects. The amount of match required equals 25% of the amount drawn down for HOME projects during the Federal fiscal year. Excess match may be carried over and used to meet match liability for subsequent years (see Part II line 5). Funds drawn down for administrative costs, CHDO operating expenses, and CHDO capacity building do not have to be matched. Funds drawn down for CHDO seed money and/or technical assistance loans do not have to be matched if the project does not go forward. A jurisdiction is allowed to get a partial reduction (50%) of match if it meets one of two statutory distress criteria, indicating "fiscal distress," or else a full reduction (100%) of match if it meets both criteria, indicating "severe fiscal distress." The two criteria are poverty rate (must be equal to or greater than 125% of the average national family poverty rate to qualify for a reduction) and per capita income (must be less than 75% of the national average per capita income to qualify for a reduction). In addition, a jurisdiction can get a full reduction if it is declared a disaster area under the Robert T. Stafford Disaster Relief and Emergency Act.
1. **Project No. or Other ID:** "Project number" is assigned by the C/M/I System when the PJ makes a project setup call. These projects involve at least some Treasury funds. If the HOME project does not involve Treasury funds, it must be identified with "other ID" as follows: the fiscal year (last two digits only), followed by a number (starting from "01" for the first non-Treasury-funded project of the fiscal year), and then at least one of the following abbreviations: "SF" for project using shortfall funds, "PI" for projects using program income, and "NON" for non-HOME-assisted affordable housing. Example: 93.01.SF, 93.02.PI, 93.03.NON, etc.

Shortfall funds are non-HOME funds used to make up the difference between the participation threshold and the amount of HOME funds allocated to the PJ; the participation threshold requirement applies only in the PJ's first year of eligibility. [§92.102]

Program income (also called "repayment income") is any return on the investment of HOME funds. This income must be deposited in the jurisdiction's HOME account to be used for HOME projects. [§92.503(b)]

Non-HOME-assisted affordable housing is investment in housing not assisted by HOME funds that would qualify as "affordable housing" under the HOME Program definitions. "NON" funds must be contributed to a specific project; it is not sufficient to make a contribution to an entity engaged in developing affordable housing. [§92.219(b)]

2. **Date of Contribution:** Enter the date of contribution. Multiple entries may be made on a single line as long as the contributions were made during the current fiscal year. In such cases, if the contributions were made at different dates during the year, enter the date of the last contribution.

3. **Cash:** Cash contributions from non-Federal resources. This means the funds are contributed permanently to the HOME Program regardless of the form of investment the jurisdiction provides to a project. Therefore all repayment, interest, or other return on investment of the contribution must be deposited in the Pj's HOME account to be used for HOME projects. The Pj, non-Federal public entities (State/local governments), private entities, and individuals can make contributions. The grant equivalent of a below-market interest rate loan to the project is eligible when the loan is not repayable to the Pj's HOME account. [§92.220(a)(1)] In addition, a cash contribution can count as match if it is used for eligible costs defined under §92.206 (except administrative costs and CHDO operating expenses) or under §92.209, or for the following non-eligible costs: the value of non-Federal funds used to remove and relocate ECHO units to accommodate eligible tenants, a project reserve account for re-placements, a project reserve account for unanticipated increases in operating costs, operating subsidies, or costs relating to the portion of a mixed-income or mixed-use project not related to the affordable housing units. [§92.219(c)]

4. **Foregone Taxes, Fees, Charges:** Taxes, fees, and charges that are normally and customarily charged but have been waived, foregone, or deferred in a manner that achieves affordability of the HOME-assisted housing. This includes State tax credits for low-income housing development. The amount of real estate taxes may be based on the

post-improvement property value. For those taxes, fees, or charges given for future years, the value is the present discounted cash value. [§92.220(a)(2)]

5. **Appraised Land/Real Property:** The appraised value, before the HOME assistance is provided and minus any debt burden, lien, or other encumbrance, of land or other real property, not acquired with Federal resources. The appraisal must be made by an independent, certified appraiser. [§92.220(a)(3)]

6. **Required Infrastructure:** The cost of investment, not made with Federal resources, in on-site and off-site infrastructure directly required for HOME-assisted affordable housing. The infrastructure must have been completed no earlier than 12 months before HOME funds were committed. [§92.220(a)(4)]

7. **Site preparation, Construction materials, Donated labor:** The reasonable value of any site-preparation and construction materials, not acquired with Federal resources, and any donated or voluntary labor (see §92.354(b)) in connection with the site-preparation for, or construction or rehabilitation of, affordable housing. The value of site-preparation and construction materials is determined in accordance with the Pj's cost estimate procedures. The value of donated or voluntary labor is determined by a single rate ("labor rate") to be published annually in the Notice Of Funding Availability (NOFA) for the HOME Program. [§92.220(6)]

8. **Bond Financing:** Multifamily and single-family project bond financing must be validly issued by a State or local government (or an agency, instrumentality, or political subdivision thereof). 50% of a loan from bond proceeds made to a multifamily affordable housing project owner can count as match. 25% of a loan from bond proceeds made to a single-family affordable housing project owner can count as match. Loans from all bond proceeds, including excess bond match from prior years, may not exceed 25% of a Pj's total annual match contribution. [§92.220(a)(5)] The amount in excess of the 25% cap for bonds may carry over, and the excess will count as part of the statutory limit of up to 25% per year. Requirements regarding

bond financing as an eligible source of match will be available upon publication of the implementing regulation early in FY 1994.

9. **Total Match:** Total of items 3 through 8. This is the total match contribution for each project identified in item 1.

**Ineligible forms of match include:**

1. Contributions made with or derived from Federal resources e.g. CDBG funds [§92.220(b)(1)]

2. Interest rate subsidy attributable to the Federal tax-exemption on financing or the value attributable to Federal tax credits [§92.220(b)(2)]

3. Contributions from builders, contractors or investors, including owner equity, involved with HOME-assisted projects. [§92.220(b)(3)]

4. Sweat equity [§92.220(b)(4)]

5. Contributions from applicants/recipients of HOME assistance [§92.220(b)(5)]

6. Fees/charges that are associated with the HOME Program only, rather than normally and customarily charged on all transactions or projects [§92.220(a)(2)]

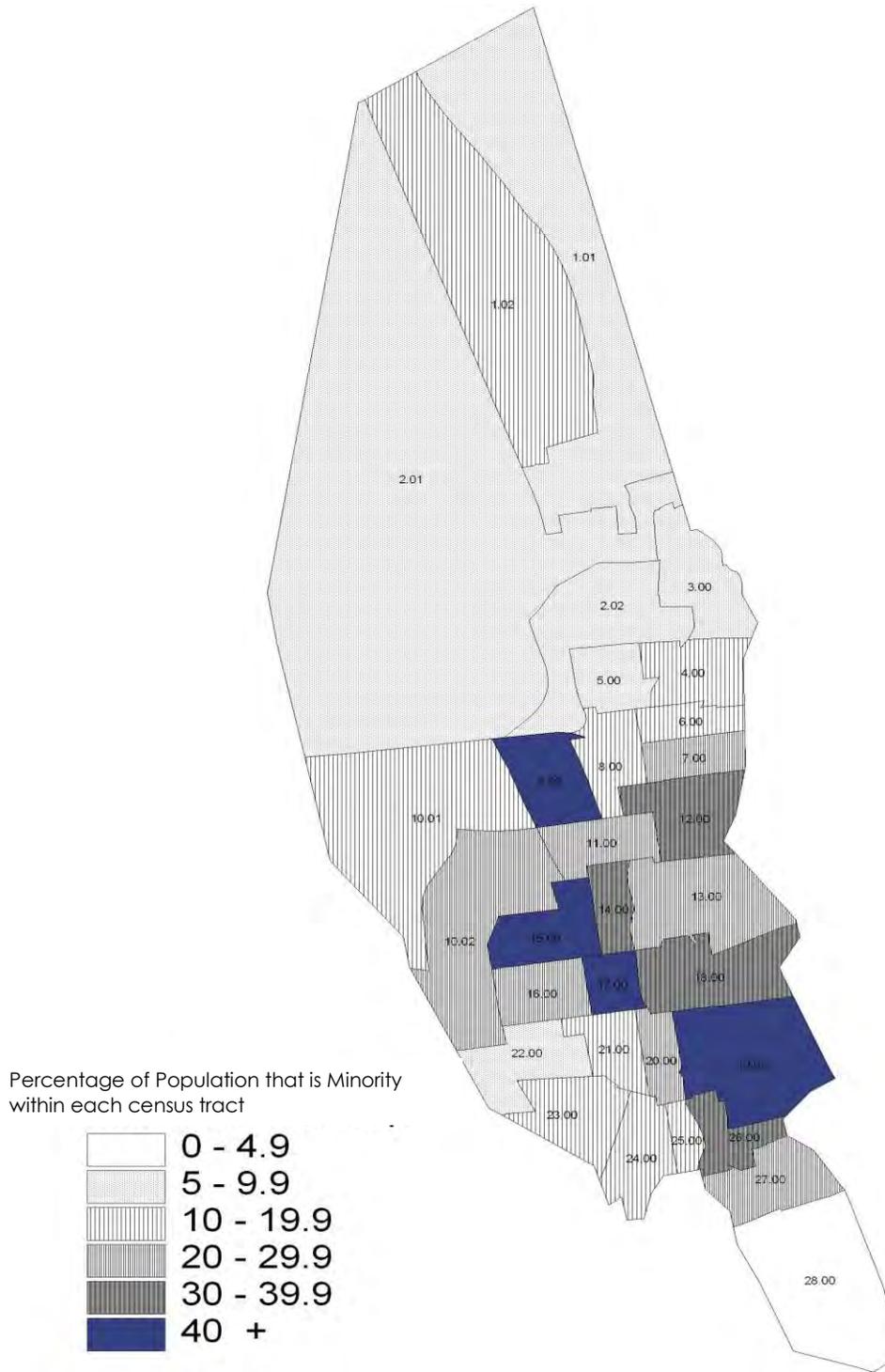
7. Administrative costs

## 8. MAPS

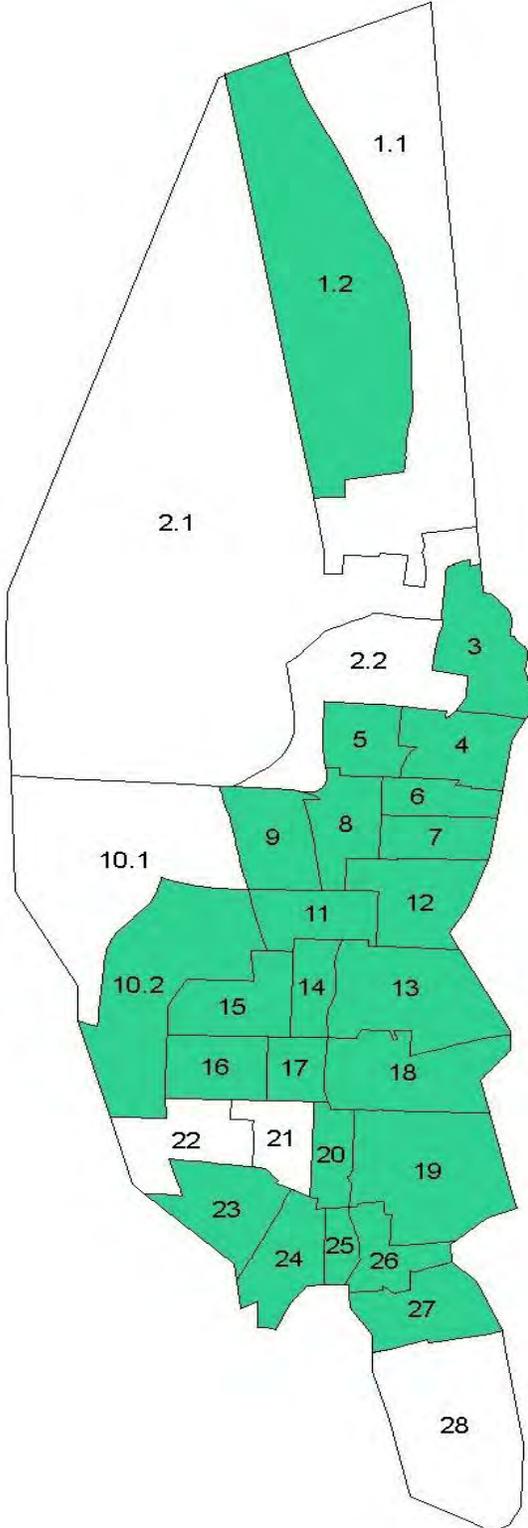
The following FY2011 maps are included in this section are as follows:

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

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



*City of New Bedford, Massachusetts*  
**Actual CDBG Overall Spending by Census Tract**  
**Highlighting LMI Census Tracts**

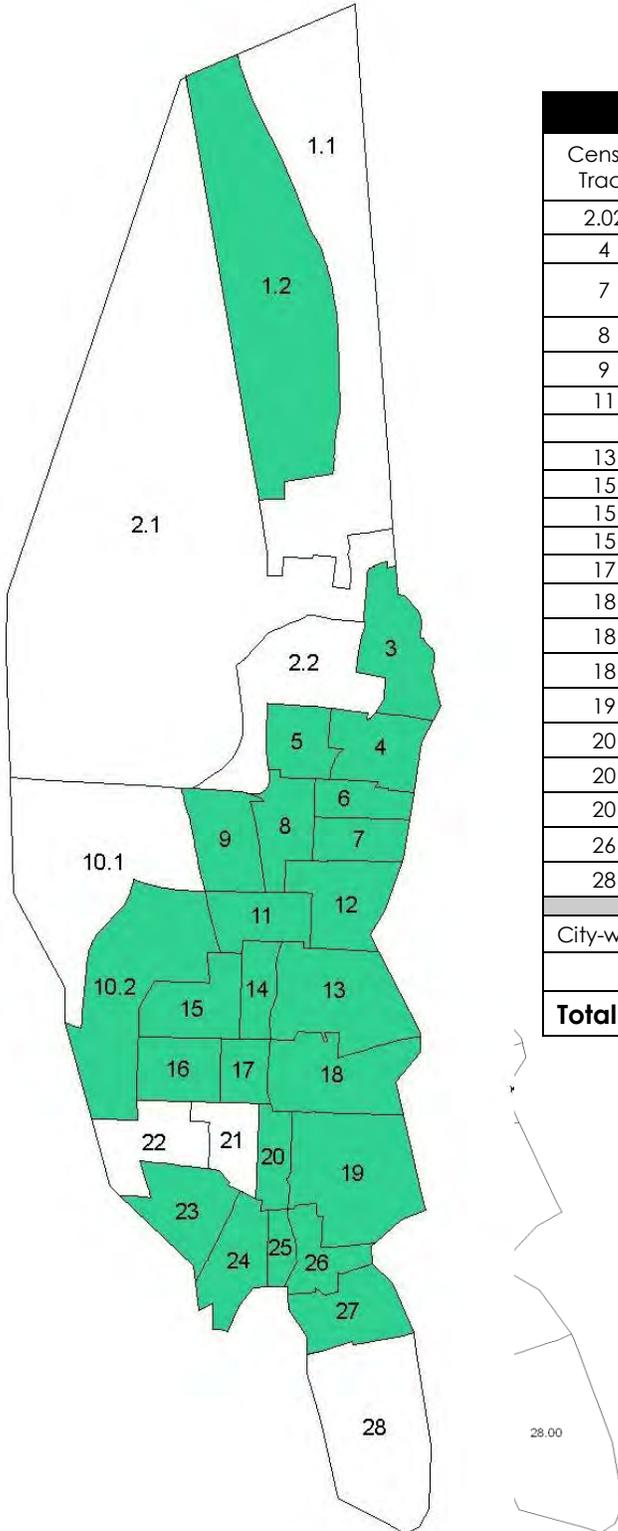


| Spending Detail by Census Tract |                    |
|---------------------------------|--------------------|
| Census Tract                    | Funding            |
| 1.01                            | \$5,995            |
| 2.01                            | \$0                |
| 2.02                            | \$481,147          |
| 3                               | \$7,000            |
| 4                               | \$253,692          |
| 5                               | \$17,295           |
| 6                               | \$9,955            |
| 7                               | \$3,745            |
| 8                               | \$9,638            |
| 9                               | \$62,036           |
| 10.1                            | \$25,000           |
| 10.2                            | \$13,000           |
| 11                              | \$25,540           |
| 12                              | \$2,000            |
| 13                              | \$26,170           |
| 14                              | \$7,500            |
| 15                              | \$897,145          |
| 16                              | \$12,748           |
| 17                              | \$7,279            |
| 18                              | \$707,189          |
| 19                              | \$65,896           |
| 20                              | \$113,613          |
| 21                              | \$2,000            |
| 22                              | \$0                |
| 23                              | \$0                |
| 24                              | \$7,785            |
| 25                              | \$525              |
| 26                              | \$27,934           |
| 27                              | \$500              |
| 28                              | \$49,001           |
| City-wide                       | \$1,058,981        |
| <b>Grand Total</b>              | <b>\$3,900,309</b> |

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

*City of New Bedford, Massachusetts*

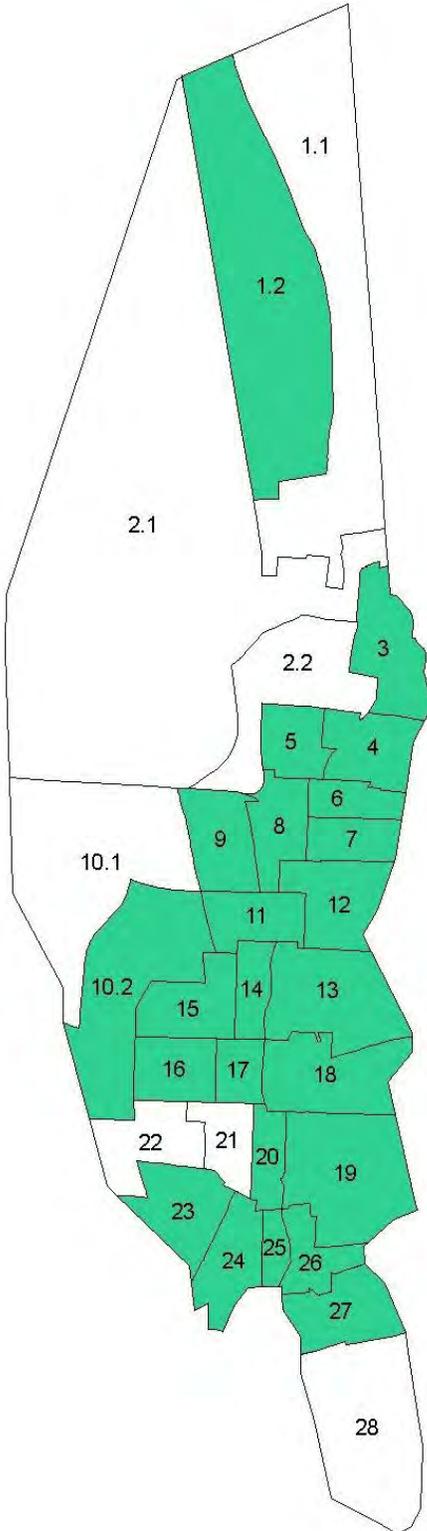
**CDBG Public Facilities/Public Infrastructure Spending: Actual**



**Spending Detail by Census Tract**

| Census Tract                   | Activity                  | Funding            |
|--------------------------------|---------------------------|--------------------|
| 2.02                           | Brooklawn Park            | \$481,147          |
| 4                              | Street Improvements       | 248,592            |
| 7                              | Acushnet Ave Improvements | \$3,745            |
| 8                              | Community Garden          | \$1,940            |
| 9                              | Street Improvements       | \$34,619           |
| 11                             | Vacant Lot                | 11,738             |
| 13                             | Community Garden          | \$2,000            |
| 15                             | Street Improvements       | \$5,013            |
| 15                             | Hillman St Gym/Complex    | \$875,649          |
| 15                             | Community Garden          | \$1,983            |
| 17                             | Community Garden          | \$1,505            |
| 18                             | Community Garden          | \$3,229            |
| 18                             | YWCA                      | \$200,000          |
| 18                             | Zeiterion                 | \$20,006           |
| 19                             | Cape Verdean Vets Hall    | \$24,777           |
| 20                             | Community Garden          | \$97               |
| 20                             | Women's Center HVAC       | \$1,777            |
| 20                             | Kennedy Donovan           | \$17,500           |
| 26                             | Street Improvements       | \$10,934           |
| 28                             | Hazelwood Park Imp        | \$13,401           |
| City-wide Project Management   |                           | \$77,545           |
| <b>Total Public Facilities</b> |                           | <b>\$2,037,197</b> |

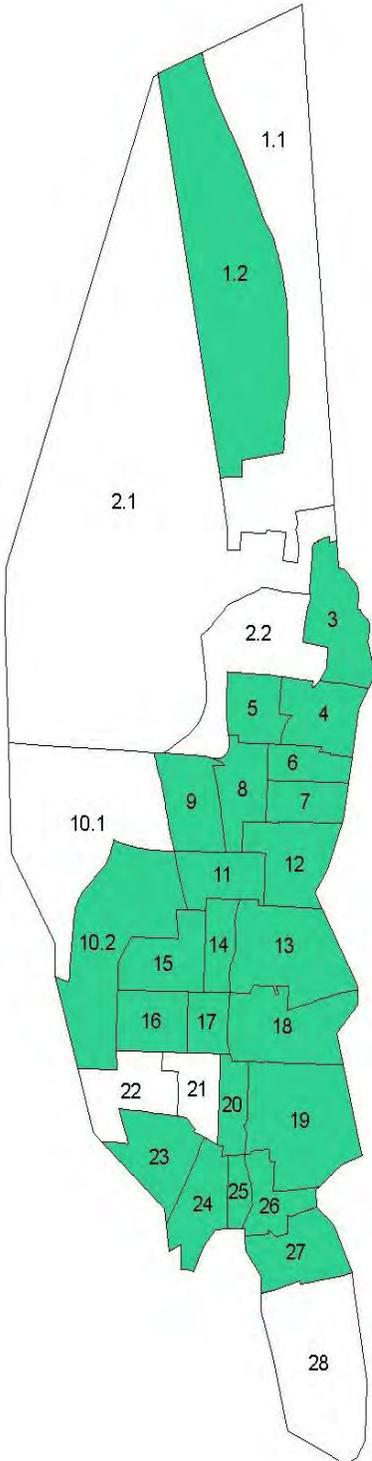
*City of New Bedford, Massachusetts*  
**CDBG Public Services Spending: Actual**



| Spending Detail by Census Tract |   |                  |
|---------------------------------|---|------------------|
| Census Tract                    | Activity  | Funding          |
| 3                               | Art from the Heart for Seniors                            | \$7,000          |
| 6                               | NeBCOA Wrap House Case Mgt                                | \$8,900          |
| 10.1                            | Domestic Violence   | \$25,000         |
| 11                              | North Star Learning Center                                | \$8,000          |
| 13                              | Clasky Common Farmer's Mkt                                | \$5,000          |
| 13                              | Coastline Comty. Mainstream                               | \$10,000         |
| 13                              | UMASS Compeer Mentoring prog for mentally ill residents   | \$6,335          |
| 15                              | NB Hip Hop Club   | \$7,000          |
| 15                              | Boys' & Girls' Club Youth Outreach Transportation         | \$7,500          |
| 18                              | Artworks!   | \$5,000          |
| 18                              | Easter Seals Reading Coach                                | \$7,120          |
| 18                              | Access Rec/Social Activities for people with disabilities | \$3,560          |
| 18                              | Comty. Services Neighborhood Outreach Proj                | \$60,565         |
| 18                              | Brick by Brick – Creative Careers                         | \$6,230          |
| 18                              | NB Symphony Orchestra – Music Matters                     | \$4,000          |
| 18                              | NB Whaling Museum – Apprenticeship Program                | \$8,900          |
| 18                              | South Coastal Legal Advocacy Housing Law Project          | \$8,900          |
| 18                              | PSILL Transport for Common Inclusion                      | \$4,975          |
| 18                              | United Way Hunger Relief Project                          | \$5,000          |
| 18                              | ARC of GNB  | \$7,000          |
| 18                              | NB Art Museum- Artmobile                                  | \$4,450          |
| 20                              | Immigrants Assistance— Ombudsman Svcs                     | \$8,900          |
| 26                              | Dennison Memorial   | \$10,000         |
| 26                              | NB Housing Services                                       | \$5,000          |
| 28                              | Trips for Kids – Urban Explorers                          | \$4,450          |
| 28                              | Recreation Summer Day Program                             | \$31,150         |
| City-wide Programs              | Summer Jobs Program                                       | \$28,450         |
|                                 | PACE Youthbuild   | \$5,000          |
|                                 | Community Services – Elder Services Project               | \$120,150        |
|                                 | Youth United Basketball                                   | \$3,560          |
|                                 | Supportive Recreation                                     | \$16,495         |
| <b>Total Public Services</b>    |   | <b>\$443,590</b> |

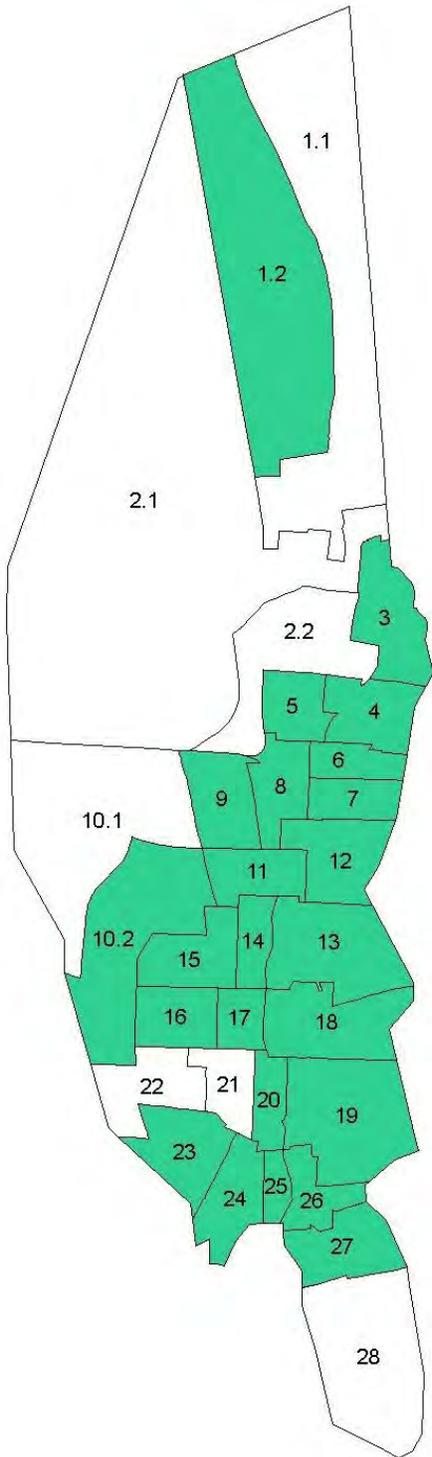
*City of New Bedford, Massachusetts*

**CDBG Admin, Planning & Economic Development Spending: Actual**



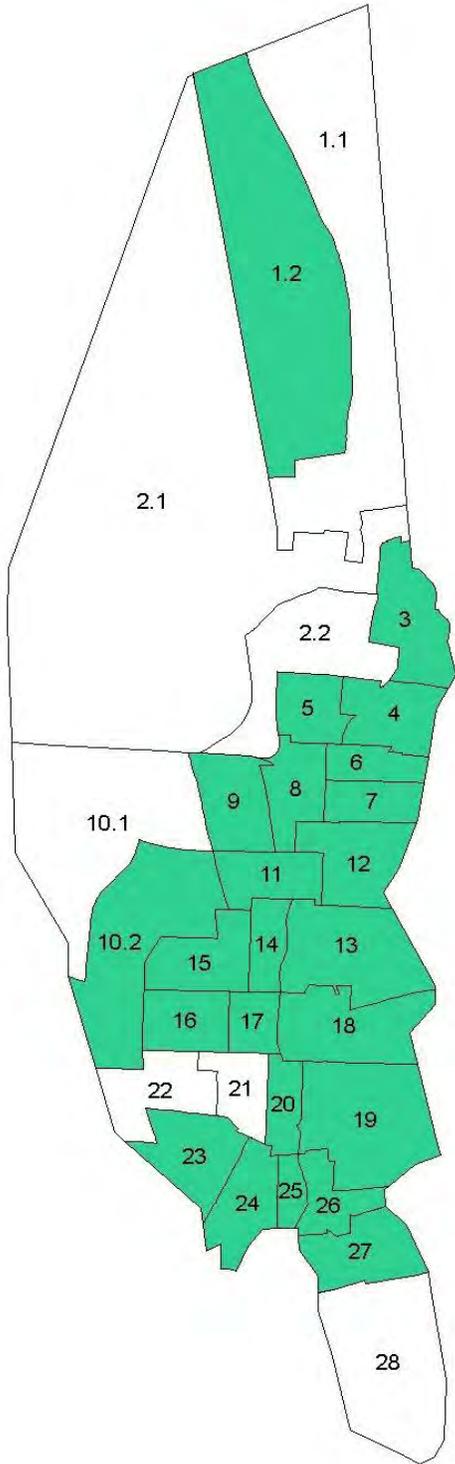
| <b>Spending Detail by Census Tract</b>         |                                  |                  |
|--|----------------------------------|------------------|
| Census Tract                                   | Activity                         | Funding          |
| 18   | NBEDC                            | \$348,004        |
| 20   | CELF job Creation/Retention Loan | \$50,000         |
| City-wide Programs                             |                                  | \$542,631        |
| <b>Total Admin, Planning &amp; Econ. Devt.</b> |                                  | <b>\$940,635</b> |

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



| Spending Detail by Census Tract        |   |                  |
|--|---|------------------|
| Census Tract                           | Activity  | Funding          |
| 1.01                                   | HP Access   | 5,995            |
| 4                                      | Storefront, Lead Paing                            | \$5,100          |
| 5                                      | Financial Assistance                              | \$17,295         |
| 6                                      | Lead Paint, Storefront                            | \$1,055          |
| 8                                      | Storefront, HP Access, Lead                       | \$7,698          |
| 9                                      | Financial Assistance, Lead                        | \$27,417         |
| 10.2                                   | HP Access   | \$13,000         |
| 11                                     | HP Access, Storefront                             | \$5,802          |
| 12                                     | Storefront  | \$2,000          |
| 13                                     | Lead Paint, Storefront                            | \$2,835          |
| 14                                     | HP Access   | \$7,500          |
| 16                                     | Financial Assistance, Lead, HP Access, Storefront | \$12,748         |
| 17                                     | HP Access   | \$5,774          |
| 18                                     | Storefront  | \$10,250         |
| 19                                     | Financial Assistance                              | \$41,119         |
| 20                                     | At Home, HP Access                                | \$35,339         |
| 21                                     | Storefront  | \$2,000          |
| 24                                     | Lead Paint, Storefront                            | \$7,785          |
| 25                                     | Lead Paint  | \$525            |
| 26                                     | Storefront  | \$2,000          |
| 27                                     | Lead Paint  | \$500            |
| City-wide                              | OHCD Service Delivery                             | \$265,150        |
| <b>Total Commercial/Rehab Spending</b> |   | <b>\$478,887</b> |

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



| <b>Spending Detail by Census Tract</b> |                         |                  |
|--|-------------------------|------------------|
| Census Tract                           | Activity                | Funding          |
| 6                                      | NEBCOA WRAP House       | 13,405           |
| 12                                     | Harbour House           | 6,000            |
| 13                                     | SE MA Vet's Housing     | 23,000           |
| 18                                     | Steppingstone           | 15,000           |
| 18                                     | PACE                    | 23,213           |
| 18                                     | CSS / Market Ministries | 28,000           |
| 19                                     | Women's Center          | 17,000           |
| ESG Program Administration             |                         | \$6,626          |
| <b>ESG Spending</b>                    |                         | <b>\$132,244</b> |



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

## 9. PUBLIC NOTICES

The following notice appeared as a legal advertisement in the classified section of The Standard Times on Monday, August 27, 2012:



**CITY OF NEW BEDFORD  
OFFICE OF HOUSING & COMMUNITY DEVELOPMENT**

**PUBLIC NOTICE  
LEGAL NOTICE**

The Office of Housing & Community Development is making available for public comment the **Consolidated Annual Performance and Evaluation Report (CAPER)** for Fiscal Year 2011, prior to its submission to the United States Department of Housing and Urban Development (HUD). The CAPER reports on the status and budgets for the **Community Development Block Grant (CDBG) Program**, the **HOME Investment Partnership Program** and the **Emergency Shelter Grant (ESG) Program** activities that took place between July 1, 2011 and June 30, 2012. The draft documents can be reviewed and commented upon beginning on Monday, August 27, 2012 at the following locations:

**OFFICE OF HOUSING & COMMUNITY DEVELOPMENT**

608 Pleasant Street

**CITY CLERK'S OFFICE**

133 William Street

**MAIN LIBRARY**

613 Pleasant Street

**WILKS LIBRARY**

1911 Acushnet Avenue

**HOWLAND GREEN LIBRARY**

3 Rodney French Boulevard

Any and all comments regarding the Fiscal Year 2011 CAPER that are received in writing by **Tuesday September 10, 2012** shall be considered in preparing the final report; a summary of these comments will be included in the final submission to HUD. For further information or assistance, please contact Sandra Perez, Community Development Coordinator, at the Office of Housing & Community Development at 508.979.1500.

Patrick J. Sullivan

Director

**Jonathan F. Mitchell**

Mayor

# 10. IDIS: Integrated Disbursement Information System Reports

The following IDIS report representing the 2011 Fiscal Year has been included in this report:

- Program Year 2011 CDBG Summary of Accomplishments

CDBG Activity Summary Report (GPR) for Program Year 2011--Available on line at [www.newbedford-ma.gov/cd/welcome](http://www.newbedford-ma.gov/cd/welcome) or by request at 508-979-1500



NEW BEDFORD

Count of CDBG Activities with Disbursements by Activity Group & Matrix Code

| Activity Group                                    | Activity Category  | Underway                       |                      | Completed    |                      | Program Year | Total Activities Disbursed |              |
|---|--|--------------------------------|----------------------|--------------|----------------------|--------------|----------------------------|--------------|
|   |  | Count                          | Activities Disbursed | Count        | Activities Disbursed |              |                            |              |
| Economic Development                              | Acquisition of Real Property (01)                              | 1                              | \$0.00               | 0            | \$0.00               | 1            | \$0.00                     |              |
|   | Total Acquisition  | 1                              | \$0.00               | 0            | \$0.00               | 1            | \$0.00                     |              |
|   | Rehab: Publicly or Privately-Owned Commercial/Industrial (14E) | 0                              | \$0.00               | 28           | \$28,143.00          | 28           | \$28,143.00                |              |
|   | ED Direct Financial Assistance to For-Profits (18A)            | 2                              | \$0.00               | 6            | \$398,000.00         | 8            | \$398,000.00               |              |
|   | Total Economic Development                                     | 2                              | \$0.00               | 34           | \$426,143.00         | 36           | \$426,143.00               |              |
|   | Rehab: Single-Unit Residential (14A)                           | 0                              | \$0.00               | 9            | \$46,626.00          | 9            | \$46,626.00                |              |
|   | Rehab: Multi-Unit Residential (14B)                            | 1                              | \$35,132.00          | 5            | \$39,527.00          | 6            | \$74,659.00                |              |
|   | Rehab: Other Publicly-Owned Residential Buildings (14D)        | 0                              | \$0.00               | 4            | \$60,998.57          | 4            | \$60,998.57                |              |
|   | Rehabilitation Administration (14H)                            | 0                              | \$0.00               | 1            | \$265,149.94         | 1            | \$265,149.94               |              |
|   | Lead-Based/Lead Hazard Test/Abate (14I)                        | 0                              | \$0.00               | 8            | \$16,235.00          | 8            | \$16,235.00                |              |
| Total Housing                                     | 1  | \$35,132.00                    | 27                   | \$428,536.51 | 28                   | \$463,668.51 |                            |              |
| Public Facilities and Improvements (General) (03) | Handicapped Centers (03B)                                      | 0                              | \$0.00               | 1            | \$17,500.00          | 1            | \$17,500.00                |              |
|   | Homeless Facilities (not operating costs) (03C)                | 0                              | \$0.00               | 1            | \$1,777.00           | 1            | \$1,777.00                 |              |
|   | Neighborhood Facilities (03E)                                  | 1                              | \$875,652.38         | 1            | \$24,777.00          | 2            | \$900,429.38               |              |
|   | Parks, Recreational Facilities (03F)                           | 2                              | \$494,547.99         | 0            | \$0.00               | 2            | \$494,547.99               |              |
|   | Street Improvements (03K)                                      | 0                              | \$0.00               | 1            | \$299,158.47         | 1            | \$299,158.47               |              |
|   | Total Public Facilities and Improvements                       | 5                              | \$1,401,943.73       | 9            | \$635,256.68         | 14           | \$2,037,200.41             |              |
|   | Public Services (General) (05)                                 | Public Services (General) (05) | 0                    | \$0.00       | 5                    | \$95,960.60  | 5                          | \$95,960.60  |
|   |  | Senior Services (05A)          | 0                    | \$0.00       | 3                    | \$137,150.00 | 3                          | \$137,150.00 |
|   |  | Handicapped Services (05B)     | 0                    | \$0.00       | 4                    | \$22,655.00  | 4                          | \$22,655.00  |
|   |  | Legal Services (05C)           | 0                    | \$0.00       | 1                    | \$8,900.00   | 1                          | \$8,900.00   |
| Youth Services (05D)                              |  | 0                              | \$0.00               | 14           | \$133,690.00         | 14           | \$133,690.00               |              |
| Substance Abuse Services (05F)                    |  | 0                              | \$0.00               | 1            | \$8,900.00           | 1            | \$8,900.00                 |              |
| Battered and Abused Spouses (05G)                 |  | 0                              | \$0.00               | 1            | \$25,000.00          | 1            | \$25,000.00                |              |
| Mental Health Services (05O)                      |  | 0                              | \$0.00               | 1            | \$6,335.49           | 1            | \$6,335.49                 |              |



U.S. Department of Housing and Urban Development  
 Office of Community Planning and Development  
 Integrated Disbursement and Information System  
 CDBG Summary of Accomplishments  
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NEW BEDFORD

| Activity Group                      | Activity Category                         | Underway       |                               | Completed       |                                | Program Year |                | Total Activities Disbursed |
|-------------------------------------|---|----------------|-------------------------------|-----------------|--------------------------------|--------------|----------------|----------------------------|
|                                     |   | Underway Count | Underway Activities Disbursed | Completed Count | Completed Activities Disbursed | Count        | Disbursed      |                            |
| Public Services                     | Housing Counseling (05U)                  | 0              | \$0.00                        | 1               | \$5,000.00                     | 1            | \$5,000.00     |                            |
|                                     | Total Public Services                     | 0              | \$0.00                        | 31              | \$443,591.09                   | 31           | \$443,591.09   |                            |
| General Administration and Planning | Planning (20)                             | 0              | \$0.00                        | 1               | \$39,250.00                    | 1            | \$39,250.00    |                            |
|                                     | General Program Administration (21A)      | 0              | \$0.00                        | 1               | \$503,380.76                   | 1            | \$503,380.76   |                            |
|                                     | Total General Administration and Planning | 0              | \$0.00                        | 2               | \$542,630.76                   | 2            | \$542,630.76   |                            |
| Grand Total                         |   | 9              | \$1,437,075.73                | 103             | \$2,476,158.04                 | 112          | \$3,913,233.77 |                            |



NEW BEDFORD

CDBG Sum of Actual Accomplishments by Activity Group and Accomplishment Type

| Activity Group                           | Matrix Code  | Accomplishment Type                              | Open Count        |        | Completed Count |        | Program Year Totals |        |
|--|--|--|-------------------|--------|-----------------|--------|---------------------|--------|
|  |  |  |                   |        |                 |        |                     |        |
| Economic Development                     | Rehab: Publicly or Privately-Owned Commercial/Industrial (14E) | Business   | 0                 | 30,196 | 0               | 30,196 |                     |        |
|  | ED Direct Financial Assistance to For-Profits (18A)            | Jobs   | 0                 | 56     | 0               | 56     |                     |        |
|  | Total Economic Development                                     |  | 0                 | 30,252 | 0               | 30,252 |                     |        |
|  | Rehab: Single-Unit Residential (14A)                           | Housing Units                                    | 0                 | 9      | 0               | 9      |                     |        |
| Housing                                  | Rehab: Multi-Unit Residential (14B)                            | Housing Units                                    | 3                 | 5      | 3               | 5      | 8                   |        |
|  | Rehab: Other Publicly-Owned Residential Buildings (14D)        | Housing Units                                    | 0                 | 6      | 0               | 6      | 6                   |        |
|  | Rehabilitation Administration (14H)                            | Housing Units                                    | 0                 | 0      | 0               | 0      | 0                   |        |
|  | Lead-Based/Lead Hazard Test/Abate (14I)                        | Housing Units                                    | 0                 | 11     | 0               | 11     | 11                  |        |
|  | Total Housing  |  | 3                 | 31     | 3               | 34     | 34                  |        |
|  | Public Facilities and Improvements                             | Public Facilities and Improvement (General) (03) | Persons           | 0      | 4,351           | 0      | 4,351               | 4,351  |
|  |  | Handicapped Centers (03B)                        | Public Facilities | 4,614  | 5,524           | 0      | 955                 | 10,138 |
|  |  | Homeless Facilities (not operating costs) (03C)  | Public Facilities | 0      | 955             | 0      | 44                  | 955    |
|  |  | Neighborhood Facilities (03E)                    | Public Facilities | 0      | 44              | 0      | 44                  | 44     |
|  |  | Parks, Recreational Facilities (03F)             | Public Facilities | 1,472  | 1               | 0      | 1                   | 1,473  |
| Street Improvements (03K)                |  | Persons  | 0                 | 0      | 0               | 0      | 0                   |        |
| Total Public Facilities and Improvements |  |  | 0                 | 3,241  | 0               | 3,241  | 3,241               |        |
| Public Services                          |  | Public Services (General) (05)                   | Persons           | 6,086  | 14,116          | 0      | 20,202              | 20,202 |
|  |  | Senior Services (05A)                            | Persons           | 0      | 3,244           | 0      | 3,244               | 3,244  |
|  |  | Handicapped Services (05B)                       | Persons           | 0      | 2,797           | 0      | 2,797               | 2,797  |
|  | Legal Services (05C)   | Persons  | 0                 | 325    | 0               | 325    | 325                 |        |
|  | Youth Services (05D)   | Persons  | 0                 | 103    | 0               | 103    | 103                 |        |
|  | Substance Abuse Services (05F)                                 | Persons  | 0                 | 3,166  | 0               | 3,166  | 3,166               |        |
|  | Battered and Abused Spouses (05G)                              | Persons  | 0                 | 24     | 0               | 24     | 24                  |        |
|  | Mental Health Services (05O)                                   | Persons  | 0                 | 3,140  | 0               | 3,140  | 3,140               |        |
|  | Housing Counseling (05U)                                       | Persons  | 0                 | 203    | 0               | 203    | 203                 |        |
|  | Total Public Services  | Households                                       | 0                 | 58     | 0               | 58     | 58                  |        |
| Grand Total                              |  |  | 0                 | 13,060 | 0               | 13,060 | 13,060              |        |
|  |  |  | 6,089             | 57,459 |                 | 63,548 | 63,548              |        |



NEW BEDFORD

CDBG Beneficiaries by Racial / Ethnic Category

| Housing-Non Housing                               | Race  | Total Persons                          |                | Total Hispanic   |                | Total Households |                | Total Hispanic |    |   |
|---|---|--|----------------|------------------|----------------|------------------|----------------|----------------|----|---|
|   |   | Total Persons                          | Total Hispanic | Total Households | Total Hispanic | Total Households | Total Hispanic |                |    |   |
| Housing   | White   | 0                                      | 0              | 22               | 4              | 0                | 0              | 22             | 4  |   |
|   | Black/African American                            | 0                                      | 0              | 4                | 1              | 0                | 0              | 4              | 1  |   |
|   | Other multi-racial                                | 0                                      | 0              | 8                | 3              | 0                | 0              | 8              | 3  |   |
|   | Total Housing                                     | 0                                      | 0              | 34               | 8              | 0                | 0              | 34             | 8  |   |
|   | Non Housing                                       | White                                  | 10,240         | 1,293            | 34             | 0                | 10,240         | 1,293          | 34 | 0 |
|   |   | Black/African American                 | 1,827          | 347              | 5              | 0                | 1,827          | 347            | 5  | 0 |
|   |   | Asian                                  | 41             | 0                | 0              | 0                | 41             | 0              | 0  | 0 |
|   |   | American Indian/Alaskan Native         | 33             | 5                | 0              | 0                | 33             | 5              | 0  | 0 |
|   |   | Native Hawaiian/Other Pacific Islander | 15             | 3                | 0              | 0                | 15             | 3              | 0  | 0 |
|   |   | American Indian/Alaskan Native & White | 22             | 0                | 0              | 0                | 22             | 0              | 0  | 0 |
|   |   | Asian & White                          | 6              | 0                | 0              | 0                | 6              | 0              | 0  | 0 |
|   |   | Black/African American & White         | 275            | 35               | 11             | 0                | 275            | 35             | 11 | 0 |
| Amer. Indian/Alaskan Native & Black/African Amer. |   | 12                                     | 0              | 0                | 0              | 12               | 0              | 0              | 0  |   |
| Other multi-racial                                |   | 1,586                                  | 519            | 8                | 2              | 1,586            | 519            | 8              | 2  |   |
| Total Non Housing                                 |   | 14,057                                 | 2,202          | 58               | 2              | 14,057           | 2,202          | 58             | 2  |   |
| Grand Total                                       |   | White                                  | 10,240         | 1,293            | 56             | 4                | 10,240         | 1,293          | 56 | 4 |
|   | Black/African American                            | 1,827                                  | 347            | 9                | 1              | 1,827            | 347            | 9              | 1  |   |
|   | Asian   | 41                                     | 0              | 0                | 0              | 41               | 0              | 0              | 0  |   |
|   | American Indian/Alaskan Native                    | 33                                     | 5              | 0                | 0              | 33               | 5              | 0              | 0  |   |
|   | Native Hawaiian/Other Pacific Islander            | 15                                     | 3              | 0                | 0              | 15               | 3              | 0              | 0  |   |
|   | American Indian/Alaskan Native & White            | 22                                     | 0              | 0                | 0              | 22               | 0              | 0              | 0  |   |
|   | Asian & White                                     | 6                                      | 0              | 0                | 0              | 6                | 0              | 0              | 0  |   |
|   | Black/African American & White                    | 275                                    | 35             | 11               | 0              | 275              | 35             | 11             | 0  |   |
|   | Amer. Indian/Alaskan Native & Black/African Amer. | 12                                     | 0              | 0                | 0              | 12               | 0              | 0              | 0  |   |
|   | Other multi-racial                                | 1,586                                  | 519            | 16               | 5              | 1,586            | 519            | 16             | 5  |   |
|   | Total Grand Total                                 | 14,057                                 | 2,202          | 92               | 10             | 14,057           | 2,202          | 92             | 10 |   |



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CDBG Beneficiaries by Income Category

|             | Income Levels         | Owner Occupied | Renter Occupied | Persons |
|-------------|-----------------------|----------------|-----------------|---------|
| Housing     | Extremely Low (<=30%) | 3              | 5               | 0       |
|             | Low (>30% and <=50%)  | 4              | 7               | 0       |
|             | Mod (>50% and <=80%)  | 9              | 4               | 0       |
|             | Total Low-Mod         | 16             | 16              | 0       |
|             | Non Low-Mod (>80%)    | 0              | 0               | 0       |
|             | Total Beneficiaries   | 16             | 16              | 0       |
|             | Extremely Low (<=30%) | 10             | 0               | 5,599   |
|             | Low (>30% and <=50%)  | 14             | 0               | 6,107   |
|             | Mod (>50% and <=80%)  | 7              | 0               | 2,034   |
|             | Total Low-Mod         | 31             | 0               | 13,740  |
| Non Housing | Non Low-Mod (>80%)    | 27             | 0               | 301     |
|             | Total Beneficiaries   | 58             | 0               | 14,041  |