



City of New Bedford, Massachusetts

Jonathan F. Mitchell, Mayor

Office of Housing & Community Development

Patrick J. Sullivan, Director



Fiscal Year 2014 Action Plan & Certifications

Community Development Block Grant Program

Home Investment Partnership Program

Emergency Solutions Grant Program

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



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**FISCAL YEAR 2014 ACTION PLAN
JULY 1, 2014 TO JUNE 30, 2015
YEAR FIVE OF THE FIVE YEAR CONSOLIDATED PLAN 2010-2014**

EXECUTIVE SUMMARY

The City of New Bedford, Massachusetts is pleased to present an Executive Summary of its Annual Action Plan for Fiscal Year 2014 running from July 1, 2014 through June 30, 2015.

Purpose. This 2014 *Action Plan* serves several functions:

1. It outlines activities that will be funded utilizing Federal Block Grants from the U.S. Department of Housing and Urban Development (HUD) in accordance with 24 CFR Part 91.220 of Title I of the Housing and Community Development Act of 1974, as amended during fiscal year 2014.
2. The Action Plan serves as New Bedford's consolidated submission for the Fiscal Year 2014 *Action Plan* and Certifications for the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership (HOME) Program components of the Action Plan.
3. It describes recommendations for specific projects and services to address housing, community development, emergency shelter, and homeless needs which were identified through public meetings, needs assessments, coalition meetings, consultations with community groups (i.e. neighborhood associations, linguistic minority organizations, etc.) and proposals solicited through both the public meetings and the Request for Proposals (RFP) process.
4. This *Action Plan* delineates a one-year strategy for providing housing and community development in response to the City of New Bedford's *Consolidated Plan 2010-2014*, a long-term community needs assessment and housing analysis completed in May of 2005 and implemented on July 1st of 2006, the City's *Continuum of Care* Strategy articulated in its SuperNOFA application for the 2013 funding round and the City's *Ten Year Plan to Address and Eliminate Homelessness* released in 2006.

Public Participation. In order to ensure maximum participation from the citizens of New Bedford, the Action Plan process included public meetings, technical assistance workshops and distribution of information in multi-language formats in a variety of media formats. In addition to these traditional notices, the OHCD also sent out written and electronic notices to a diverse cross-section of neighborhood leaders, private interests, citizens and community stakeholders. The OHCD then conducted two (2) public meetings in January of 2014 at the Carney Academy and the Office of Housing and Community Development. Thirty-seven (37) community leaders, residents and representatives of local non-profits attended these public meetings, focus groups and forums. Minutes of these public meetings are provided within the appendix of the final 2014 Action Plan.

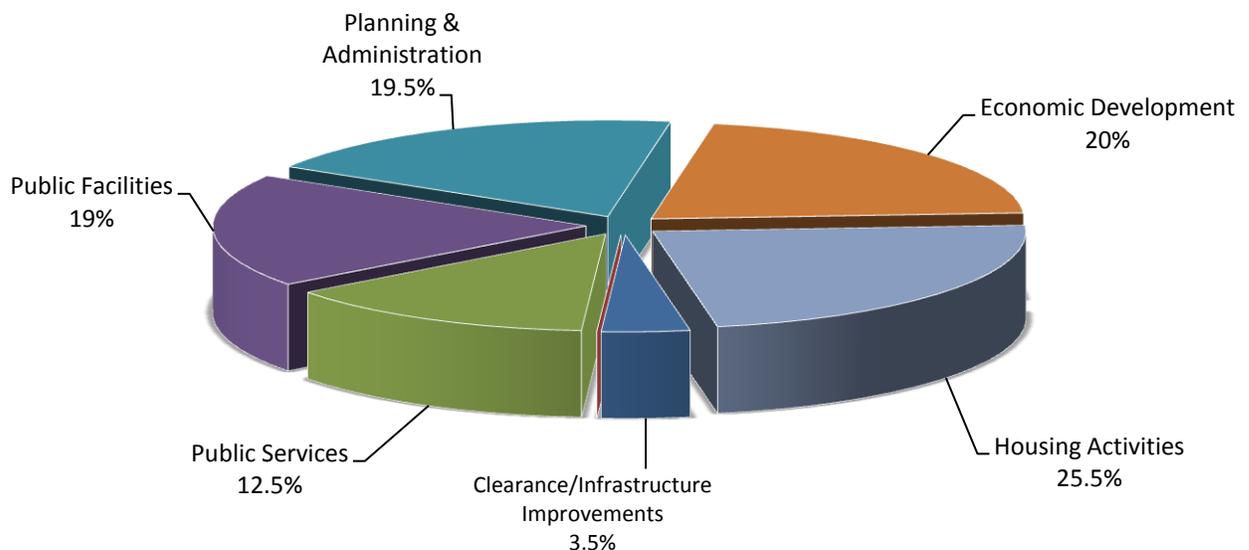
A draft of the 2014 *Action Plan* was available for public review from March 18, 2014 through April 21, 2014 in city libraries, City Hall and the Office of Housing & Community Development. A notice of the draft Action Plan’s availability was published in the *Standard Times* on March 18, 2014 and posted on the City of New Bedford website.

Funding Disbursement. The 2014 *Action Plan* represents a single application for federal funding that incorporates three (3) HUD formula programs, for a total allocation of \$3,516,610 in FY2014 funds. The three (3) HUD programs are as follows:

- Community Development Block Grant (CDBG) at \$2,549,733
- Emergency Solutions Grant (ESG) at \$216,474
- HOME Investment Partnership, at \$750,403

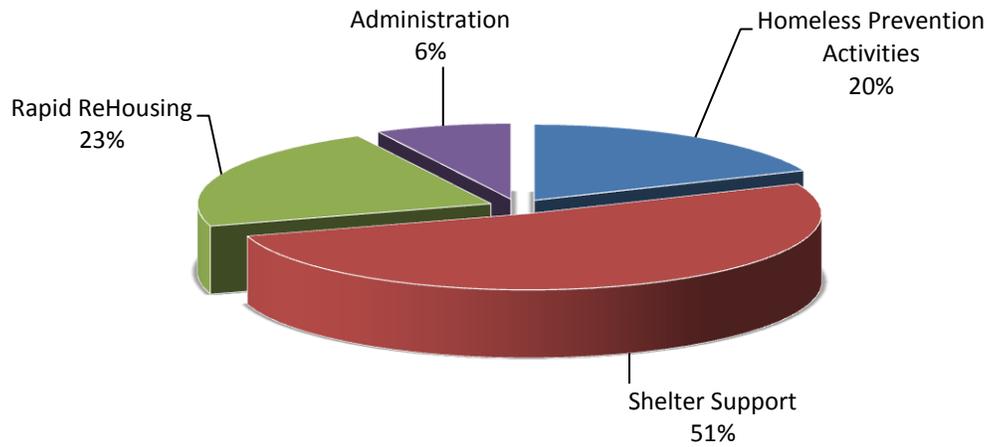
The below pie charts also incorporates anticipated program income for FY2014 will come from two (2) revolving loan funds (economic development and housing) and is estimated at \$205,000 and prior year reprogrammed CDBG funding in the amount of \$85,717 and reprogrammed ESG funding totaling \$39,685.

CDBG Funding Allocations for FY2014*



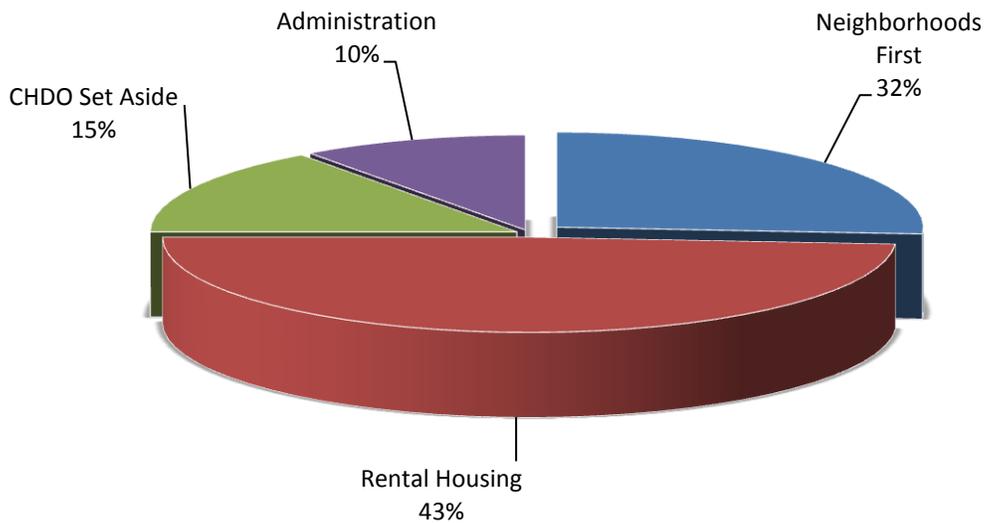
Total CDBG Funding Available FY2014: \$2,840,450

ESG Allocation for FY2014



Total ESG Funding Available FY2014: \$256,159

HOME Allocation for FY2014



Total HOME Funding Entitlement FY2014: \$750,403

Section III of the 2014 Action Plan summarizes proposed uses for the \$3.8 million from the three (3) formula grant programs (CDBG, ESG and HOME funding) as well as funds recaptured through program income and FY2013 carryover funds. Approximately 40 CDBG activities are described in the complete *Action Plan*.

A. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Title I of the Housing and Community Development Act of 1974 (Public Law 93-383) created the Community Development Block Grant (CDBG) Program. Re-authorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act, local communities are encouraged to use the resources of the CDBG Program to develop flexible, locally designed community development strategies to address the program's primary objective, which is the:

"...development of viable urban communities, by providing decent housing and suitable living environments and expanding economic development opportunities principally for persons of low and moderate income."

The 2014 Action Plan is based on a CDBG entitlement allocation from HUD in the amount of \$2,549,733. Additionally, we anticipate earning \$205,000 in revolving loan funds during FY2014 and reprogramming carry over funds in the amount of \$85,717 that will be used to fund additional economic and housing loans in FY2014 bringing the total CDBG budget to \$2,840,450.

During the past fiscal year the City met or exceeded the goals and objectives outlined in its strategic plan for housing and non-housing activities.

B. 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 (3) 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 revises the Emergency Shelter Grants program and renames 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).

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 Solutions Grant portion of the 2014 Action Plan is based on an ESG entitlement formula allocation from HUD of \$216,474 and \$39,685 of carry over funds. A total of seven (7) homeless service provider agencies were funded to provide Rapid Re-housing, homeless prevention and operational and maintenance expenses for homeless shelters.

C. HOME INVESTMENT PARTNERSHIP PROGRAM

The HOME Program was created to develop safe, decent and affordable housing through a variety of mechanisms including, home rehabilitation, assistance to first time homebuyers, affordable rental housing development, and assistance to community housing development organizations. The HOME portion of the 2014 Action Plan is based on a HOME entitlement formula allocation from HUD of \$750,403.

Budget Proposal: The following budget charts provide a breakdown of the CDBG, ESG and HOME programs and projects for FY2014:

FY2014 CDBG, ESG and HOME FUNDING: BUDGET		FY2014 Amount Awarded
1. COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING¹ \$2,840,450		
CLEARANCE & DEMOLITION	PROJECT NAME	
Building Department	Clearance & Demolition	\$100,000
SUBTOTAL		\$100,000
PUBLIC FACILITY IMPROVEMENTS	PROJECT NAME	
Office of Housing & Community Development	Project Management	\$80,000
Office of Housing & Community Development	Vacant Lot Mini-Park Project	\$80,000
Office of Housing & Community Development	CitiWorks Project	\$50,000
Office of Housing & Community Development	Harrington Park Project	\$60,000
Office of Housing & Community Development	Playground Improvements Project	\$70,000
Cape Verdean Association	Cape Verdean Cultural Center	\$10,200
CSS of Fall River, Inc	Sister Rose House Shelter Acquisition / Renovation	\$50,000
New Bedford Women's Center	Heating System Rehabilitation	\$40,000
The New Bedford Port Society	The Port Society Complex	\$100,000
SUBTOTAL		\$540,200
PUBLIC SERVICES	PROJECT NAME	
Access for Community Enhancement Services	Recreation & Social Activities for People w/ Disabilities	\$2,000
Art Museum and Community Art Center, Inc.	Art Mobile	\$5,000
Art Museum and Community Art Center, Inc.	Teens Reach Beyond – Public Art Program	\$5,000
Art Therapy Inspirational Art for Seniors, Inc.	Art is Therapy	\$7,000
Coastline Elderly Services, Inc.	Community Mainstream Program	\$10,000
Dennison Memorial Community Center	Academic Excellence Program	\$15,000
Department of Community Services	Senior Programs and Services Program	\$120,150
Department of Parks, Recreation & Beaches	Kennedy Summer Day Program	\$31,000
Department of Parks, Recreation & Beaches	Season Training and Employment Program	\$27,000
Department of Parks, Recreation & Beaches	Supportive Recreation	\$33,000
Dream Out Load Center, Inc.	The Creative Careers Program (CCP)	\$7,000
Easter Seals Massachusetts, Inc.	Training & Technology Center Program	\$7,000
Greater New Bedford Boys & Girls Club, Inc.	Youth Outreach Transportation Project	\$7,500
Immigrants Assistance Center, Inc.	Social Services for Non-English Speaking Project	\$8,000
NB Police Department - Domestic Violence Unit	Domestic Violence Intern Coordinator Project	\$25,000
New Bedford Whaling Museum	Youth Apprenticeship Program	\$8,900
North Star Learning Centers, Inc.	Farmer's Market at Clasky Common Park	\$5,000
PSILL, Inc. – Friends of SMEC, Inc.	Transportation for Community Inclusion	\$5,000
South Coastal Counties Legal Services, Inc.	Housing Law Project	\$10,000
Team Builders, Inc.	The House of Music	\$7,000
Trips for Kids	Explore Your Environment	\$5,000
United Way Hunger Commission	The Hunger Relief Project	\$5,000
YMCA Southeastern MA, Inc.	YMCA Youth Without Limits	\$5,000
SUBTOTAL		\$360,550

¹ This total reflects the FY14 CDBG entitlement [\$2,549,733], revolving loan fund accounts [\$205,000], and carry over funds [\$85,717].

FY2014 CDBG, ESG and HOME FUNDING: BUDGET		FY2014 Amount Awarded
HOUSING AND REHAB PROJECTS	PROJECT NAME	
Office of Housing & Community Development	Storefronts Reimbursement Program	\$50,000
Office of Housing & Community Development	Housing Accessibility	\$75,000
Office of Housing & Community Development	Emergency Repair Program	\$150,000
Office of Housing & Community Development	Deleading Program	\$50,000
Office of Housing & Community Development	Financial Assistance (Funded from RLF)	\$105,000
Office of Housing & Community Development	Service Delivery	\$300,000
SUBTOTAL		\$730,000
ECONOMIC DEVELOPMENT	PROJECT NAME	
New Bedford Economic Development Council	Economic Development Assistance Project	\$459,700
Office of Housing & Community Development	E.D. Revolving Loan Fund Account (Funded by RLF)	\$100,000
SUBTOTAL		\$559,700
PLANNING AND ADMINISTRATION	PROJECT NAME	
CDBG Planning and Administration	Entitlement Management & Project Monitoring	\$550,000
SUBTOTAL		\$550,000
TOTAL CDBG ENTITLEMENT EXPENDITURES		\$2,840,450

FY2014 CDBG, ESG and HOME FUNDING: BUDGET		FY2014 Amount Awarded
2. EMERGENCY SOLUTIONS GRANT FUNDING²	\$256,159	
	PROJECT NAME	
Catholic Social Services	Basic Needs and Emergency Services	\$74,000
Catholic Social Services	Sister Rose House	\$11,624
New Bedford Women's Center	Battered Women's Shelter	\$29,750
PACE, Inc.	PACE Housing Services	\$23,000
SEMCOA, Inc.	SEMCOA Wrap House	\$23,000
Veteran's Transition House, Inc.	Veterans Transition House	\$25,000
SRN, Inc	SRN Harbour House Family Center	\$16,000
Steppingstone, Inc.	NB Women's Therapeutic Community	\$25,000
Steppingstone, Inc.	Homeward Bound	\$12,550
Administration		\$16,235
TOTAL		\$256,159
ESG CATEGORY		
Street Outreach		\$0
Emergency Shelter		\$130,374
Rapid Re-Housing		\$58,550
Homeless Prevention		\$51,000
Administration		\$16,235
TOTAL ESG ENTITLEMENT EXPENDITURES		\$256,159
3. HOME INVESTMENT PARTNERSHIP FUNDING	\$750,403	
	HOME CATEGORY	
Neighborhoods First Program		\$240,000
Rental Housing Program		\$322,803
CHDO Set Aside (15%)		\$112,560
Administration (10%)		\$75,040
TOTAL HOME ENTITLEMENT EXPENDITURES		\$750,403

² This total reflects the FY14 ESG entitlement [\$216,474] and carry over funds [\$39,685].

Summary of Past Performance, Program Year July 2013 – June 2014:

The City of New Bedford continues to make tremendous progress in meeting its goals and objectives identified in the 2010-2014 Consolidated Plan and the most recently completed Year four Action Plan. Performance across all programs and objectives remains strong despite funding constraints from HUD grants. Overall, The City is proud of its record of accomplishment in the utilization of CDBG, HOME and EGS funds and has made a significant impact on the City’s physical and social environment for its low and moderate income citizenry. During the FY2012, approximately 12,634 city residents benefited from CDBG funded activities and programs. Over 6,406 beneficiaries were extremely low income.

The most recent, complete year of information available is from the FY2012 Consolidated Annual Performance Evaluation Report (CAPER), the third year of the Consolidate Plan (FY2013 is currently underway at the time of this report). Those accomplishments are summarized below using the following two categories: Housing Priorities, and Non-Housing Priorities.

Summary of Housing Performance Priorities:

PROGRAM	ACTIVITY	ACCOMPLISHMENTS
HOME	Neighborhood’s First, First Time Homebuyer Assistance	Provided 5 families with down payment/closing costs, rehab and/or gap assistance
HOME	Neighborhood’s First, First Time Homebuyer Assistance	Provided 192 people with First Time Homebuyer class
HOME	HOME/ Rental Housing	Provided funding for 5 units of rental housing
CDBG	Financial Assistance Program	Provided rehab assistance for 3 units of housing
CDBG	Housing Accessibility	Provided 13 units with accessibility improvements
CDBG	Lead Paint Program	Provided 9 units with rehab assistance
ESG	Homeless Assistance Housing	Provided 250 units of rent subsidized permanent housing and 39 units of transitional housing with supportive services exclusively for homeless individuals and families

Summary of Non Housing Performance Priorities:

PROGRAM	ACTIVITY	ACCOMPLISHMENTS
CDBG	Public Service Activities	Funded 25 Public Service activities ranging from recreation, arts programs, legal services, case management and transportation
CDBG	Public Service Activities	Services provided 33,014 units of service to 12,634 individuals

Conclusions:

During FY2014 the City of New Bedford will make significant progress in implementing its Housing and Community Development goals and priorities as set forth in its Consolidated Plan 2010-2014 and 2014 Action Plan. Many of these activities stand out as having the potential for positively impacting 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.

The City of New Bedford remains confident that its high level of performance enjoyed in the past years can be maintained as it continues exploring innovative opportunities to improve the quality of life for its low and moderate-income citizenry.



**FISCAL YEAR 2014 ACTION PLAN
JULY 1, 2014 TO JUNE 30, 2015**

**YEAR FIVE OF THE
FIVE YEAR CONSOLIDATED PLAN 2010-2014**

I. Introduction

The City of New Bedford has prepared this 2014 *Action Plan* outlining activities that will be funded utilizing Federal Block Grants from the U.S. Department of Housing and Urban Development (HUD) in accordance with 24 CFR Part 91.220 of Title I of the Housing and Community Development Act of 1974, as amended. This document serves as New Bedford's consolidated submission for the Fiscal Year 2014 *Action Plan* and Certifications for the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG) and HOME Investment Partnership (HOME) Program components of the Action Plan. It describes recommendations for specific projects and services to address housing, community development and homeless needs which were identified through public meetings, needs assessments, consultations with community groups and proposals solicited through both the public meetings and the Request for Proposals (RFP) process.

This *Action Plan* delineates a one-year strategy for providing housing and community development in response to the City of New Bedford's *Consolidated Plan 2010-2014*, a long-term community needs assessment and housing analysis completed in 2012. *Action Plan* presents data in several distinct categories: an overview of New Bedford's housing and community/economic development needs, a review of the five-year goals, strategies and actions proposed in the *Consolidated Plan* to meet the identified high priority needs and the specific activities proposed for Fiscal Year 2014 (July 1, 2014 - June 30, 2015) that represent the fifth (5) year of program goal implementation of the *Consolidated Plan*. The geographic distribution of proposed projects and activities is also described in the *Action Plan*.

The Office of Housing & Community Development (OHCD) also took into consideration the priorities of the 2013 *Continuum of Care Plan* that it prepared in cooperation with the City's Homeless Service Provider Network. The 2013 *Continuum of Care Plan* was submitted to the U.S. Department of Housing & Urban Development representing the City's 18th application for Continuum of Care funding in January 2014. The City of New Bedford has been successful in receiving Continuum of Care funding as the result of such plans every year since FY96. The most recent application submitted to HUD in January 2014 incorporated all new requirements as set forth in the Hearth Act and described the integrated and coordinated system of housing, employment, emergency and supportive services designed to reduce and prevent homelessness in New Bedford.

1. CITIZEN PARTICIPATION

The OHCD has adopted a Citizen Participation Plan that establishes the process by which the annual *Action Plan* is planned and developed in consultation with the public.

The planning and citizen participation activities for the 2014 *Action Plan* commenced in January of 2014, when the OHCD conducted its annual public meetings at its headquarters in downtown New Bedford and Carney Academy. These meetings were conducted for the purpose of soliciting public comment and project proposals relative to community needs and program priorities. Twenty-nine (29) people attended the public meetings, and an additional six (6) citizens and agency representatives attended a technical workshop to assist people with the preparation of proposals for funding on January 10th at the Office of Housing & Community Development. A total of forty (40) proposals requesting \$4 million in CDBG funding, including twenty-five (25) proposals requesting \$693,093 in public service funding and an additional nine (9) proposals for ESG funding were submitted during a four-week period ending February 7, 2014.

Furthermore, four (4) City departments submitted funding requests to offset their costs related to longer-term community development programming, including such projects as infrastructure improvements and recreation programs that serve low and moderate income people.

PLANNING AND CITIZEN PARTICIPATION SCHEDULE

Year Round

Coalition meetings, consultations with community organizations, and participation in various community-based planning efforts

January 2, 2014 – January 4, 2014

Publication of multi-language advertisements in newspapers, flyers distributed to neighborhood leaders, posted within the community at public buildings, advertising January Public Meetings

January 8 & 9, 2014

Public meetings conducted to solicit input for Draft 2014 *Action Plan*; release of RFP made available to the general public

January 10, 2014

CDBG and ESG Technical Assistance Workshop

February 7, 2014

Deadline for receipt of CDBG and ESG proposals

March 18, 2014

Publication of Draft 2014 *Action Plan* and distribution to public locations. Distribution of 2014 *Action Plan* Executive Summary to City Council

March 18, 2014 – April 21, 2014

Thirty-day (30) Public Comment Period, Draft 2014 *Action Plan*

May 8, 2014

City Council Vote to Authorize Transmittal of 2014 *Action Plan*

May 13, 2014

Submission of Final 2014 *Action Plan* to HUD

July 1, 2014

2014 CDBG, ESG, & HOME Fiscal Year Begins

Copies of the Draft 2014 *Action Plan* have been made available for a 30-day public comment period at branches of the public library, the City Clerk's Office in City Hall and the Office of Housing & Community Development at 608 Pleasant Street beginning March 18, 2014. Written comments submitted during the 30-day public comment period ending April 21, 2014 have been included in the Final 2014 *Action Plan*.

Summary of public comments

The City received numerous comments and views from citizens in support of various projects and programs. The comments are included in the Public Hearing Appendix of the plan.

Summary of comments or views not accepted and the reasons for not accepting them

The City accepted all comments that were offered.

Summarize citizen participation process and how it impacted goal-setting

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received.	Summary of comments not accepted and reasons	URL
Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Portuguese, Spanish</p> <p>Persons with disabilities</p> <p>Non- targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>PUBLIC HEARING</p> <p>#1 Tuesday, January 11, 2014 at 6:00 PM Carney Academy</p> <p>Provide technical assistance on submission of RFP, review FY 12-13 CAPER, and obtain input on housing and community development needs.</p> <p>Approximately 25 people attended.</p>	<p>Comments consisted of questions regarding technical assistance on applying for Federal funds, eligibility of use of funds, and information on the RFP process.</p> <p>Additionally, a power point was presented reviewing the City of New Bedford's consolidated plan and previous use of HUD funds.</p>	All comments were accepted.	N/A
Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Portuguese, Spanish</p> <p>Persons with disabilities</p> <p>Non- targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>PUBLIC HEARING</p> <p>#2 Wednesday, January 12, 2014 at 6:00 PM OHCD Office</p> <p>Provide technical assistance on submission of RFP, review FY 12-13 CAPER, and obtain input on housing and community development needs.</p> <p>Approximately 25 people attended.</p>	<p>Comments consisted of questions regarding technical assistance on applying for Federal funds, eligibility of use of funds, and information on the RFP process.</p> <p>Additionally, a power point was presented reviewing the City of New Bedford's consolidated plan and previous use of HUD funds.</p>	All comments were accepted.	N/A
Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Khmer, Portuguese, Spanish</p> <p>Persons with disabilities</p> <p>Non targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Public Notice ads were posted in The Standard Times newspaper informing residents and potential applicants about the availability of federal funds available, the RFP for those funds, as well as associated public hearings.</p>	<p>Technical assistance in preparing the RFP was encouraged and accommodated to all parties interested.</p>	N/A	N/A

2. CONSULTATION PROCESS

Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

The City of New Bedford through the OHCD is in constant contact with various public and private agencies to ensure funding priorities are in line with current community development goals and objectives. Monthly meetings are hosted at the OHCD that are attended by over forty (40) agencies comprised of public and assisted housing providers, private and governmental health, mental health, and service agencies. The City also is the primary lead organization for the New Bedford Continuum of Care (CoC) and has two (2) staff members that assist with CoC meeting agendas, priority plans, and sub-committee activities. Furthermore, the OHCD consults with numerous housing and real estate entities through its leadership of the New Bedford/Fall River Housing Partnership. This Partnership is comprised of thirty (30) local lenders, realtors, CHDOs, and home counseling agencies. The City also collaborates with city departments that oversee, economic, public infrastructure, recreational, and community service programs to coordinate community efforts to address Consolidated Plan goals and objectives. Though ongoing consultation and discussion, the City ensures that community needs are effectively addressed over the next program year.

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination.

The OHCD consults with various agencies, groups and organizations continuously throughout the year. OHCD staff provide ongoing technical assistance to both previously funded and unfunded organizations, and seeks to improve coordination of services while reducing duplicate efforts. Agencies are consulted through the City's annual Request for Proposal process for HUD funds as well as three (3) Public Hearings. During the 2nd public hearing, agencies are given the opportunity to speak with City Staff, and residents. Additionally, agencies that receive HUD funding during the FY 2013-2014 are consulted on a quarterly basis throughout the year.

Describe coordination with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS Coordination with the Continuum of Care.

The City's Office of Housing and Community Development (OHCD) is an integral entity in providing technical assistance and support for the New Bedford Continuum of Care (CoC). The City began the consultation process to determine the allocation of ESG funds with the New Bedford Homeless Service Provider Network (HSPN), the governing body of the New Bedford Continuum of Care (COC). The HSPN held two (2) public meetings in November and December of 2012 that focused on the new Emergency Solutions Grant (ESG) regulations and structuring policies and procedures for the administration of ESG funding including performance standards and outcome measurements. Subsequent HSPN meetings in January and February focused on the priority needs for Homeless Prevention and Rapid Re-Housing services within the New Bedford COC. Through this coordination process with the CoC, the City was able to establish performance standards and evaluation outcomes.

In anticipation of the release of the ESG Request for Proposal (RFP) the CoC consulted through the November and December HSPN meetings regarding the ESG priorities and allocation methodologies. In January the City issues an ESG RFP in conjunction with the CDBG RFP and follows the same process for decimation of information through multiple language formats, publication in the local newspaper, direct email to all ESG recipients and posting of the availability of funding through our CoC listserv comprised of 120 entities.

In addition to the HSPN meetings, the City presented a detailed overview of the Hearth Act and ESG Program at two (2) public meetings as part of the annual Action Plan process. Both meetings were broadcasted to the general public via the local cable access channel. Through this public process the City was able to gather input from both the general public and consult with the HSPN in determining how to best allocate ESG fund for eligible activities. As the consultation process continued, the City will have held future meetings with the HSPN as well as direct ESG recipients to develop performance standards and evaluate outcomes, as well as develop funding, policies, and procedures for the operation and administration of the HMIS.

A set of Written Standards governing the use of ESG funds for homelessness prevention and rapid re-housing activities was completed in coordination with the Substantial Amendment to the 2011-2012 Annual Action Plan for the second allocation of ESG funds

The City also implemented a Performance and Outcome Measurement System to ensure programs were meeting HUD goals and were effectively implementing program objectives agencies were in order to quantify the effectiveness of programs and establish clearly defined outcomes. Subrecipients who do not accomplish their proposed goals are not reimbursed for their full grant amount, and funds are recaptured at fiscal year end and made available for other eligible ESG programs.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The OHCD participates in strategic statewide planning meetings coordinated by the Massachusetts's Department of Housing and Community Development (DHCD) in preparation of this Annual Action Plan. DHCD administers the states homeless assistance programs.

The OHCD continues to make great strides in the development of a more inclusive coordination and consultation process that is aided heavily by citizen participation. One way coordination is accomplished is the opportunity for City residents, agencies, organizations to provide input at public hearings which is part of the City's Citizen Participation Plan. Local feedback is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low and moderate income populations. As required by the U.S. Department of Housing and Urban Development (HUD) Rules and Regulations, the City of New Bedford complies with regulation 24 CFR 91.105, Citizen Participation Plan for local governments. The OHCD participation process is further discussed in the Citizen Participation portion of this Annual Action Plan.

The OHCD process includes efforts to broaden participation, for the creation of the 2013-2014 Action Plan, along with public comments and the City's responses is included in the Citizen Participation sections of this Plan.

Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?
Access for Community Enhancement Services, Inc.	Services - Children Services – Elderly Persons Services - Persons with Disabilities	Non-Homeless Special Needs Non-Housing Community Development Needs
Art Therapy Inspirational Art for Seniors, Inc.	Services – Elderly Persons	Non-Homeless Special Needs Non-Housing Community Development Needs
Art Works! Partners for the Arts and Community, Inc.	Services - Children Neighborhood Organization	Homeless Needs – Families with Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Non-Housing Community Development Needs
Boys ‘ & Girls’ Club of Greater New Bedford	Services - Children Services - Health Neighborhood Organization	Homeless Needs – Families with Children Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Non-Housing Community Development Needs
Coastline Elderly Services, Inc. (CESI)	Services – Elderly Persons Services - Persons with Disabilities Services - homeless Services - Health Services - Education Services - Employment Service - Fair Housing Neighborhood Organization	Homeless Needs – Families with Children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development Anti-poverty Strategy Non-Housing Community Development Needs
Catholic Social Services, Inc.	Services - Children Services – Elderly Persons Services - Persons with Disabilities Services - homeless Services - Health Services - Education Services - Employment Service - Fair Housing Neighborhood Organization Housing	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Non-Housing Community Development Needs
Dennison Memorial Community Center	Services - Children Services - Health Neighborhood Organization	Homeless Needs – Families with Children Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development Needs
City of New Bedford Department of Public Infrastructure	Public Facilities Public Infrastructure Other - Local Government	Public Infrastructure Needs Non-Housing Community Development Needs

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?
The Dream Out Loud Center, Inc.	Services - Children Services - Education	Homeless Needs – Families with Children Anti-poverty Strategy Economic Development Non-Housing Community Development Needs
Easter Seals Massachusetts	Services - Children Services - Persons with Disabilities Services - homeless Services – Employment	Homeless Needs – Families with Children Non-Homeless Special Needs Economic Development Anti-poverty Strategy Non-Housing Community Development Needs
Greater New Bedford Workforce Investment Board	Services - Employment	Economic Development Market Analysis Non-Housing Community Development Needs
SRN / Highpoint	Services - Children Services – Elderly Persons Services - Persons with Disabilities Services - homeless Services - Health Neighborhood Organization	Homeless Needs – Chronically homeless Homeless Needs – Families with Children Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development Needs
New Bedford Economic Development Council, Inc.	Services - Employment	Economic Development Market Analysis Non-Housing Community Development Needs
New Bedford Police Department	Public Safety	Public Safety Non-Housing Community Development Needs
North Star Learning Centers, Inc.	Services - Children Services - Persons with Disabilities Services - homeless Services - Education	Homeless Needs – Families with Children Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development Needs
Old Dartmouth Historical Society – New Bedford Whaling Museum	Services - Education Neighborhood Organization	Economic Development Anti-poverty Strategy Non-Housing Community Development Needs
People Acting in Community Endeavors, Inc.	Services - Children Services – Elderly Persons Services - Persons with Disabilities Services - homeless Services - Health Service - Fair Housing Neighborhood Organization	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Non-Housing Community Development Needs

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?
City of New Bedford, Department of Recreation	Services - Children Services – Elderly Persons Services - Persons with Disabilities Services - Health Other - Local Government	Homeless Needs – Families with Children Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Non-Housing Community Development Needs
SEMCOA, Inc.	Services - Children Services – Elderly Persons Services - Persons with Disabilities Services - homeless Services - Health	Homeless Needs – Chronically homeless Homeless Needs – Families with Children Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development Needs
Sister Rose House	Services – Elderly Persons Services - homeless Services - Health	Homeless Needs – Chronically homeless Homeless Needs – Families with Children Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development Needs
South Coastal Counties Legal Services, Inc.	Services - Persons with Disabilities	Non-Homeless Special Needs Non-Housing Community Development Needs
Steppingstone	Services - Women Services – Elderly Persons Services - Persons with Disabilities Services - homeless Services - Health	Homeless Needs – Chronically homeless Homeless Needs – Families with Children Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development Needs
Team Builders, Inc.	Services - Children Services - Education Services - Employment	Homeless Needs – Families with Children Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Economic Development Non-Housing Community Development Needs
Trips for Kids, Inc.	Services - Children Services - Persons with Disabilities Services - Health Services - Education	Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Non-Housing Community Development Needs
United Way	Services - Children Services – Elderly Persons Services - Persons with Disabilities Services - homeless Services - Health Services - Education Services - Employment Neighborhood Organization	Homeless Needs – Chronically homeless Homeless Needs – Families with Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy Non-Housing Community Development Needs

Identify any agency types not consulted and provide rationale for not consulting

All agencies and groups were proactively invited to participate in the decision making process and are encouraged to provide feedback to draft Annual Action Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization(s)	How do the goals of your Strategic Plan overlap with the goal(s) of each plan?
Continuum of Care	City of New Bedford, OHCD	Public and assisted housing providers, private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City worked to develop the Annual Action Plan, and they are expected to continue active participation in the upcoming years.
NBHA Annual Plan	New Bedford Housing Authority	The City of New Bedford and the New Bedford Housing Authority consult with one another during the preparation of each agency's Annual Plan to ensure goals and actions are consistent with one another. Both the City of New Bedford and the NBHA strive to improve the quality of housing stock of New Bedford's households and ensure services are available to meet the needs of low- and moderate-income residents.

3. EXPECTED USE OF RESOURCES

Identify the expected use of resources.

The City of New Bedford uses multiple resources to carry out activities that benefit low and moderate income residents. As an entitlement community the City receives the following entitlement grant funds: CDBG, HOME, and ESG. The chart below details the use of entitlement funds and expected resources for FY2014.

ANTICIPATED RESOURCES CHART

Program	Sources of Funds	Uses of Funds	Expected Amount Available Year 5				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Public Federal	<ul style="list-style-type: none"> ▪ Acquisition ▪ Administration & Planning ▪ Economic Development ▪ Housing Rehab ▪ Public Facilities ▪ Public Services ▪ Infrastructure Improvements 	\$2,549,733	\$205,000	\$85,717	\$2,840,450	CDBG funds will be used to support a variety of social service programs, economic development activities, as well as public facility and infrastructure improvements.
HOME	Public Federal	<ul style="list-style-type: none"> ▪ Acquisition ▪ Homebuyer Assistance ▪ New Construction ▪ Multifamily Rental Rehab ▪ New Construction for Ownership 	\$750,403	\$0	\$0	\$750,403	HOME funds will be used to provide down payment assistance to first time homebuyers, and support the creation/rehabilitation of multi-unit affordable housing projects.
ESG	Public Federal	<ul style="list-style-type: none"> ▪ Street Outreach ▪ Emergency Shelter ▪ Rapid Re-Housing ▪ Homeless Prevention ▪ HMIS 	\$216,474	\$0	\$39,685	\$256,159	ESG funds will support operating costs and essential services at homeless shelters. Funds will also support homelessness prevention and rapid re-housing activities.

The activities and accomplishments outlined in this report are based on the FY2014 available funding as outlined below.

The limit on public service activity expenditures has been calculated as follows:

CDBG PUBLIC SERVICE CAP	
FY2014 Entitlement	\$2,549,733
Estimated Program Income	\$205,000
Prior Year Program Income	\$200,000
Administrative Cap (Entitlement + Estimated Program Income x 20%)	\$550,947
Public Service Cap (Entitlement + Prior Year Program Income x 15%)	\$426,058

The required HOME set-aside for Community Housing Development Organizations (CHDOs) is calculated as follows:

HOME CHDO SET-ASIDE CALCULATION	
FY2014 Entitlement	\$750,403
Minimum CHDO Set-Aside	\$112,560

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied Federal funds are used by subrecipients who then apply for additional grant funds from other federal and state government resources, as well as from private foundations.

Wherever possible and to the greatest extent feasible, the City of New Bedford will utilize CDBG, HOME, and ESG funds so as to leverage additional state, local and private investments in support of affordable housing, public services and economic development initiatives. Consolidated plan funding is expected to leverage over \$11 million in private and public support for activities funded in FY2014-2015 entitlement funding. Consolidated Plan funds are expected to leverage more than \$10 million in private and public support for the activities funded with 2013-14 program year entitlement funds. The City anticipates that approximately \$4.3 million is expected from other federal sources; another \$1.1 million expected from programs operated by the State of Massachusetts; and approximately \$3.5 million is expected from local and private resources. The following is a summary of leveraged resources available to support the Consolidated Plan funding:

- Federal Low Income Tax Credits;
- Federal State Historic Tax Credits;
- State Historic Tax Credits;
- Contributions of HOME funding through the Massachusetts Department of Housing and Community Development to New Bedford projects;
- Project-based Section 8 certificates administered through the New Bedford Housing Authority;
- Massachusetts Department of Housing and Community Development – Housing Development Incentive Program; and
- Local Lending Institutions.

Federal funds are used by subrecipients who then apply for additional grant funds from other federal and state government resources, as well as from private foundations. Without being able to use CDBG, HOME, and ESG as matching resources, subrecipients would not be able to leverage the additional resources necessary to accomplish their respective missions. Matching requirements under HUD CPD programs will be satisfied through monitoring of subrecipients.

The City of New Bedford will meet and exceed its match requirements through \$1.4 million in excess matching funds from prior program years. The City of New Bedford requires all ESG subrecipients to demonstrate a 100% match using other eligible federal, state, local, or private resources. The City expects \$529,120 will be leveraged during the 2013-2014 program year to support ESG activities described in this plan.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

There are a number of publically owned properties that will be used to address the needs identified in the plan. These properties include the Andre McCoy Community Center, The Hazelwood, Brooklawn, Buttonwood Park Senior Centers, and the Community Center at Fort Tabor Park. Each of these locations host public services programs, which address the public services needs identified in the plan.

In addition, there is a parcel of land and property that the City will take into ownership that will be used to address the needs identified in the plan. The City is working in partnership with the Trustees for Reservations to acquire a six acre parcel for open space and recreation through the federal land grant Program. The former Allen Haskell estate has open spaces, historic buildings, beautifully landscaped gardens, and 30,000 square feet of greenhouse space. The Allen Haskell Park will be open to the public and dedicated to open space and recreation for perpetuity.

Programming that will support the Action Plan includes:

- *Growing Program:* This program will focus on food production in support of the surrounding low and moderate income neighborhood, including community gardening, demonstration gardens, and promote school gardens throughout New Bedford.
- *Outdoor Youth Discovery:* This children's garden and open green space program will create a unique resource for children to connect with nature.
- *Youth Conservation Corps:* The property and the property maintenance will be supported by an expanded South Coast Youth Conservation Corps. The Haskell Property will provide an opportunity to employ and train urban youth.

Lead & Responsible Agencies

Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	City of New Bedford	Office of Housing & Community Development
Consolidated Plan Public Contact Information: Patrick J. Sullivan, Director City of New Bedford, Office of Housing and Community Development 608 Pleasant Street New Bedford, MA 02740 http://www.newbedford-ma.gov/cd/welcome.html		

4. Federal Resources

The 2014 Action Plan represents a single application for federal funding incorporating three (3) HUD formula programs in addition to program income, for a total estimated allocation of \$3,516,610 in FY2014 funds. The three (3) HUD programs are as follows:

Community Development Block Grant (CDBG), at \$2,549,733
 Emergency Solutions Grant (ESG), at \$216,474
 Home Investment Partnership, at \$750,403

Anticipated program income for FY14 will come from two (2) revolving loan funds (economic development and housing) and is estimated at \$205,000.

ADDITIONAL FUNDING

Other Resources potentially available in the City of New Bedford in FY2014

Sub-Recipient Name	Source of FY14 Funding	Funding Description	Amount of Funding
ACCESS FOR COMMUNITY ENHANCEMENT SERVICES, INC.	Department of Developmental Services	Individual Support Services	\$22,000
	Access Inc. Dances	Monthly Fund Raising Dance -2 nd Friday of each month at the VFW Poirier	\$15,000
ART THERAPY INSPIRATIONAL ART FOR SENIORS, INC.	Coastline Elderly Services	To maintain program	\$5,000
	ARAW	To maintain program	\$4,000
	Donations	To maintain program	\$2,500
BOYS' & GIRLS' CLUB OF GREATER NEW BEDFORD	Annual Appeal	Unrestricted gifts from individuals	\$25,000
	United Way	FY2014 Allocation	\$7,000
	Demoulas Fund	Grant for Current Operations	\$4,500
	Island Foundation	Grant for Current Operations	\$9,000
CATHOLIC SOCIAL SERVICES, INC.	Private Insurance, Catholic Charities	Mental Health Services: counseling services provided primarily to uninsured individuals and families.	\$20,000
	Private Donations, Catholic Charities	Solanus Casey Food Pantry: provides food twice a week. Last year provided service to 21,00 individuals.	\$50,000
	Catholic Charities	Furniture Program: provides donated furniture to homeless families.	\$23,000
	Mass Bar, Catholic Charities	Legal Services for immigrants	\$156,000
	Catholic Charities Polaroid foundation Acorean Government and DHS & Fernandez Foundation	DREAMer's Program, Citizenship and ESL for immigrants.	\$242,000
	Acushnet Foundation	Early Childhood Education	\$5,000
	Catholic Charities	Disability Advocates	\$54,000
	Catholic Charities	Basic Needs Advocate	\$34,000
	Mass Bar/Catholic Charities	Legal Services for Domestic Violence	\$77,000
CITY OF NEW BEDFORD DEPARTMENT OF PUBLIC INFRASTRUCTURE	Chapter 90	Ch. 90 Apportionment for FY 2014	\$2,100,000
CITY OF NEW BEDFORD DEPARTMENT OF PARKS, RECREATION AND BEACHES	DOE (State)	MA. Department of Education Summer Food Service Program Expansion Grant New Sites.	\$31,000
	DOE (State)	MA. Department of Education Summer Food Service Program Start Up Grant Program-site preparation	\$2,000
	DOE (State)	Summer Food Service Program Grant to provide 1,800 free breakfasts and lunches daily to qualified youngsters during the summer months (July 2nd through August 24th) housing projects, park sites, public schools in the City of New Bedford.	\$199,000
	AmeriCorp Mass. Promise Fellow	Provides an intern to create new programming and capacity for youth services.	\$12,000
	DOE Project Bread	SFSP Sponsor Incentive Grant to increase services through addition of new sites or programming.	\$4,500

COASTLINE ELDERLY SERVICES INC. (CESI)	HDM's Home Delivered Meals (State)	Home delivered meals and meals served at congregate sites meals for elders that are State Homecare clients. 187,000 meals are provided to New Bedford residents annually.	\$538,000
	Title III C Federal funding	Home delivered meals and meals served at congregate sites meals for elders that are not State homecare clients. Supplements State monies for same 187,000 meals for New Bedford residents.	\$260,000
	USDA Grant	Supplemental funding for the Nutrition Program	\$18,500
	USDA Commodity credits	Supplemental funding for the Nutrition Program	\$39,650
	State Nutrition	Supplemental funding for the Nutrition Program	\$187,500
	Targeted Care Private grants	This funding plays an instrumental role to indigent seniors by ensuring that those individuals who are at risk are given assistance to purchase adaptive equipment, help with rent to avoid eviction, pay for utilities or out of pocket expenses for prescriptions, etc. 79% are NB residents.	\$35,400
	Supportive Living – (State)	Provide assistance to elderly living in supportive living facilities. These services include light housekeeping, personal care, laundry, education assistance, grocery shopping and brief tasks. Currently we provide these services for 47 New Bedford residents.	\$201,500
	Money Management (State)	Money management strategies to ensure elders' bills are paid on a timely basis. Currently have 36 New Bedford residents receive this service.	\$17,500
	Title III – Federal Funds – A	Provides planning and support for all Title III funds.	\$70,000
	Title III – Federal Funds – B	Provides a variety of programs and services ranging from legal, medical/mental health, fuel assistance, support groups through contracts with over 22 community agencies in order to maintain elders in their homes and decrease costly institutionalization. 77% NB residents.	\$165,150
	Title III – Federal Funds – D	Provides health and wellness support programs to elders. 72% NB residents.	\$11,500
	Senior Aide Program Federal funds	Promotes useful part-time job opportunities in community service activities, for unemployed low-income persons who are 55 years of age and older. Currently serving 20 New Bedford residents	\$254,000
	Senior Care Options	Enabling individual to live in the community independently through Managed Care Mass Health Programs. Currently serving 665 NB residents.	\$2,000,000
	Personal Care Attendant Mass Health	Consumer self-directed care through Mass Health, which provides consumers with personal care services to enable them to live independently. Currently we have 420 NB residents.	\$325,133
	Foster Grandparents Federal Funds	Foster grandparents are assigned to area schools and agencies serving special needs children. Currently there are 17 New Bedford locations.	\$160,220
	Aging Services Access Point - State	Homecare purchased services provide Homemaker, Personal Care, Respite, Adult Day Health, Social Day Care, Home Health Aides, Grocery shopping, Laundry and Transportation to 860 NB residents.	\$2,610,000
	Enhanced Community Options - State	Provides additional Homecare services to consumers with higher than average needs for 59 NB residents.	\$459,000
Coordination of Care - State	Screenings for medically eligible elders, nursing home and adult day health admissions.	\$336,000	

COASTLINE ELDERLY SERVICES INC. (CESI) Cont'd	Title III – Federal Funds – E	To reduce caregiver stress by strengthening caregivers' knowledge and ability to care for dependent elders we provide a variety of services to caregivers caring for elders in our community including respite, adult day health, social day care, home health aides and translation services. 67% served in NB.	\$64,100
	Title III – State Funds – E	To reduce caregiver stress by strengthening caregiver's knowledge and ability to care for dependent elder we provide a variety of services to caregivers caring for elders in our community including insurance counseling and other specialized services. 65% served live in NB.	\$12,150
	Ombudsman – Federal	Visits to 1,330 elders in 11 Nursing and Rest Homes in New Bedford for advocacy and to assist in resolving residents complaints, while ensuring optimal quality of life for all residents.	\$30,000
	Community Mainstream - City of NB, Private and Federal grants	Screen low income individuals for over 60 federal and public assistance programs that they may potentially qualify for. These benefits range from Food Stamps, TANF, Veterans Benefits and others. 80% elders served live in New Bedford.	\$42,500
	Community Choices – (State)	Ensures eligible Mass Health clients, who are enrolled in Section 2176 Elder Care Waiver, receive coverage for needed community services for the purpose of delaying or preventing nursing facility admission. Currently serving 110 NB residents.	\$1,006,000
	Residential Coordinator – Private Grants	The residential coordinator does case work with elderly disabled and family residents that may be in need of support, refers them for assessment, links them with service providers in the community and monitors the provision of the services. Served 85 New Bedford residents	\$57,000
	Options Counseling	Elders and family members are educated regarding the availability of other resources. They cannot be enrolled in state home care programs nor r enrolled in long-term Mass Health in a Nursing Home. Served 125 New Bedford residents.	\$60,000
	Coastline/Title III	Senior Scope - awards made in fall for federal fiscal year	\$4,200
	Polaroid Foundation	ESOL	\$4,400
	Gr. NB Refuse	Trash Vouchers	\$1,500
DESE	21 st Century Summer	\$2,000	
DENNISON MEMORIAL COMMUNITY CENTER	Foundations	Grants from private foundations to assist in personnel costs for the agency.	\$24,000
DEPARTMENT OF HOUSING AND COMMUNITY	DHCD (State Funds)	LIHTC (Tax Credits) DHCD – HOME AHT	\$5,325,000 \$500,000 \$1,000,000
DREAM OUT LOUD CENTER, INC.	WIB	To support our In-School Program	\$24,500
	Island Foundation	Operating Support of our Creative Careers Program. They invited us to increase our ask this year.	\$10,000
	Helen Ellis Foundation	Receive every year for Creative Careers Program since 2005.	\$2,000
	Verizon Foundation	Received to support our Creative Careers Program in FY13. Will apply again.	\$5,000
	Betsy Mellor Foundation	For operating support. Has been a donor since 2006.	\$11,000
	Rainy Day Foundation	For operating support. Recently began funding organization again. Has support in years 2003-2006.	\$2,000

DREAM OUT LOUD CENTER, INC. Cont'd	McLean Foundation	For funding of equipment. Received in FY08, Invited us to apply again.	\$10,000
	Crapo Foundation	Creative Careers Support. Received \$8,000 in FY10, will be applying to again.)	\$8,000
	Women's Fund Foundation	Creative Careers Support. Received in FY10, FY11. Will be applying this FY.	\$5,000
	United Way Foundation	Creative Career Instructor Support. Received in FY11, 12, 13. Invited to reapply.	\$4,000
EASTER SEALS MASSACHUSETTS	Mass Rehab.	Youth Leadership Network Funds	\$11,000
	Development Funds	Individual Contributions	\$18,000
GREATER NEW BEDFORD WORKFORCE INVESTMENT BOARD	DOLWD (Federal) & DESE (State)	Mass DOLWD contracts provide U.S. Dept. of Labor funding as follows <u>Workforce Investment Act-\$2,195,000,Wagner/Peyser \$370,000 ,Veterans& U.I. -\$175,000 REA -\$26,000, Skills Start \$37,000</u> National Emergency Grant funding through DOL for <u>On the Job Training \$227,000</u> . Massachusetts DESE provides \$330,000 for 2 Adult Basic Ed. Programs, Pathways grants, Connecting Activities, and Career Center support.)	\$3,360,000
	Mass DOLWD (State Funds)	The Dept. of Labor & Workforce Development contracts approximately \$130,000 of <u>State One Stop</u> funding for support of the One-Stop Career Center. The funds support career center facilities and staff salaries. Staff assist any resident from the Greater New Bedford area in job seeking activities and unemployment claims assistance Also provided is \$95,000 from the <u>Workforce Training Fund</u> to support the Workforce Investment Board and Youth Council.	\$225,000
	Commcorp	Funds awarded by Commonwealth Corporation for Youth jobs and programs include <u>Youthworks \$330,000</u> . Also WTF grants for: Mfg Consortium training \$340,000 and Healthcare Consortium training \$240,000	\$810,000
NEW BEDFORD ART MUSEUM AND COMMUNITY ART CENTER, INC.	NB Lcc	Youth after-school	\$2,500
	Island Foundation	General operating	\$10,000
	MCC	Cultural data and operating	\$1,000
	Donors/patrons	Programs	\$800
	NB Rainy Day	Artists and teachers	\$1,500
	NB Day Nursery	Youth	\$1,5000
NEW BEDFORD ECONOMIC DEVELOPMENT COUNCIL, INC.	Mass Development (State)	The NBEDC has loan funds available through a line of credit.	\$1,100,000
	Small Business Administration Federal Stimulus (Fed)	This provides funds for Micro Enterprise businesses.	\$350,000
	US Economic Development Administration (EDA) Fishing (Fed)	Grant funding originally used for fishing loans and available for local businesses.	\$987,000
	US Economic Development Administration (EDA) Non-Fishing (Fed)	Grant funding for loans and available for local businesses.	\$68,233
	Bank of American (Private)	Provides loan funds for local businesses.	\$20,000
	Citizens Bank	Provides loan funds for local businesses.	\$3,000
NEW BEDFORD HOUSING AUTHORITY	Local	Section 8 Vouchers	\$12,866,497
		Resident Opportunity & Self Sufficiency (ROSS)	\$160,000
NEW BEDFORD POLICE DEPARTMENT	State/Federal Through State	VAWA Grant- Civilian Advocate	\$37,456
		State 911 Training Grant	\$76,550
		Byrne JAG FY11 Through EOPSS	\$110,220
		State Highway Safety Grant	\$16,000
		State 911 Personnel & Equipment Grant	\$366,090
		Shannon Community Safety Initiative	\$506,000

NEW BEDFORD POLICE DEPARTMENT Cont'd	Federal	ATF Overtime DEA Overtime Justice Assistance Grant FFY10 Justice Assistance Grant FFY11 Justice Assistance Grant-Recovery Act FBI Overtime US Marshalls Task Force	\$7,090 \$18,952 \$145,136 \$116,532 \$545,500 \$18,505 \$13,000
NORTH STAR LEARNING CENTERS, INC.	Department of Early Education & Care (EEC)	Provides funding for the administrative & direct care operations of our 2 Early Care and Education Centers as well as our Schooner School Age Program. State contracts awarded through 8/2014 renewable for 3 year intervals. Provides subsidies for working families. Provides funding for support services to children ages 1 month – 12 years old.	\$1,588,596
	Department of Children and Families (DCF)	Provides funding for the administrative and direct care operations of our Youth Services Programs which includes the Family Actualization Support and Empowerment Program (F.A.S.E), the Kinship Program, and Family Visitation Program. Youth mentoring, advocacy, and individualized support services are provided using a wraparound approach. Youth and family support and stabilization are primary goals of the programs. Current state contracts awarded through 6/2014.	\$679,370
	United Way	Provides funding for the implementation of the Devereux Early Childhood Initiative: involves early childhood teachers and parents in assessing children's social and emotional strengths in working together to create individualized plans for children to ensure children's school readiness and success.	\$35,000
	Department of Public Health (DPH)	Provides funding for the Tying on Success program located at Roosevelt Middle School: a mentoring program for violence-prone middle school boys. The program focuses on improving self-esteem, social skills, and academic grades.	\$29,000
OLD DARTMOUTH HISTORICAL SOCIETY – NEW BEDFORD WHALING MUSEUM	Jessie Ball DuPont Foundation	Funding for Apprentice Program	\$30,000
	Howard Bayne Fund	Funding for Apprentice Program	\$30,000
	Island Foundation	Funding for Apprentice Program	\$30,000
	United Way Summer Fund	Funding for Apprentice Program	\$5,000
	Bristol County Savings Bank	Funding for Apprentice Program	\$9,000
PACE, Inc.	HHS (Federal) & DOE (State)	Funding sources for the YouthBuild /AmeriCorps program \$175,000 Health & Human Services and state YouthBuild (DOE) \$181,500 and private funding \$411,745	\$250,000
	OCCS (State)	The Office of Child Care Services will provide over \$20 million in federal funding through the state OCCS for Child Care Resource and Referral. The program also receives funds for 9 Community Partnerships, and Mass Family Network.	\$33,320,500
	DHHS (Federal)	Federal monies through the U.S. Department of Health and Human Services for low-income residents of the City of New Bedford to pay for Fuel Assistance in the winter months.	\$7,350,900
	DHHS (Federal)	Federal assistance for Head Start Program for children of low-income families geared to early childcare development and Head Start Project and Welfare to Work program.	\$3,700,590
	DHCD (State)	Core funding/franchise grant to PACE for administration of grants for low-income residents of the City of New Bedford and special projects.	\$474,500

PEOPLE SUPPORTING INDEPENDENT LEISURE – FRIENDS OF SMEC, INC.	Fundraiser	Annual Fundraiser Held in March	\$3,250
	SMEC/SAIL	In-kind services in the form of space and personnel provided by SMEC/SAIL	\$6,000
PRIVATE LENDING	Private lending	FTHB Program	\$12,500,000
		Housing Development	\$2,600,000
SEMCOA, Inc.	DPH (State)	Mass Dept of Public Health-Bureau of Substance Abuse Services-Provides funding for residential substance abuse services women & men with special emphasis on services for Chronic Homeless individuals and as well as supportive case management services for women.	\$1,130,550
	DTA (State)	Mass. Dept. of Transitional Assistance (DTA)- Provides funding for food benefits for substance abusers that reside in the SEMCOA treatment facilities.	\$86,500
	MPB (State)	Mass Parole Board-provides funding for residential substance abuse treatment & services for men transitioning from incarceration back to living in the community	\$107,500
	United Way (Private)	Funding for the SEMCOA Monarch House – supports counseling services for women.	\$25,000
	MHSA	Massachusetts Housing And Shelter Association provides HUD funding for leasing 11 (SROs) low threshold permanent housing for chronically homeless males	\$53,362
	FEMA	Provides funding for a meals program for women residing in Monarch House, a transitional residential program for women recovery from substance use disorder.	\$1,250
SISTER ROSE HOUSE	Massachusetts Housing & Shelter Alliance	Transitional Homeless Prevention Program for 7 individuals.	\$53,497
	DTA (State)	Operational funding source for Emergency Shelters for Homeless Individuals.	\$320,137
SOUTH COASTAL COUNTIES LEGAL SERVICES, INC.	Massachusetts Legal Services Corporation (MLAC)	Travel (2012 RFP Leveraged fund reported on page 22)	\$1,456
	MLAC	General Operating Support	\$1,225,000
	Legal Services Corporation (LSC)	General operating support. Funding is limited by certain Federal restrictions, such as the restriction from using funds to serve undocumented persons.	\$795,000
	Coastline Elder Services	Legal Services for low-income residents over 60 years of age in Acushnet, Dartmouth, Fairhaven, Gosnold, Marion, Mattapoisett, New Bedford, and Rochester.	\$43,500
	Bristol Elder Services	Legal Services for low-income residents over 60 years of age in Attleboro, Berkley, Dighton, Fall River, Freetown, Mansfield, North Attleboro, Norton, Raynham, Rehoboth, Seekonk, Somerset, Swansea, Taunton, and/or Westport.	\$50,000
	Elder Services of Cape Cod and the Islands	Legal Services for low-income residents over 60 years of age in twenty-two towns of Barnstable, Dukes, and Nantucket (Title III funds).	\$52,000
	Old Colony Planning Council Area Agency on Aging	Legal Services for low-income residents over 60 years of age in Abington Avon Bridgewater Brockton Duxbury East Bridgewater Easton Halifax Hanson Kingston Pembroke Plymouth Plympton Stoughton West Bridgewater Whitman (Title III funds).	\$83,000
	Housing and Urban Development	Housing Legal Services- Continuum of Care on Cape Cod	\$24,550
	City of New Bedford CDBG	Housing Legal Services	\$12,500
	Cape Town Funding	Legal services on the Cape Cod.	\$45,600

SOUTH COASTAL COUNTIES LEGAL SERVICES, INC. Cont'd	Battered Women Legal Assistance Fund	Family Law for victims of domestic violence	\$421,220
	Disability Benefits Project	Disability Law	\$175,150
	UW Gr Plymouth County	Family Law in Plymouth County	\$6,250
	UW Gr Attleboro Taunton	Housing Law	\$6,050
	Steward Healthcare	Legal services to combat social determinants to health	\$37,990
	AG HomeCorps Funds	Foreclosure legal assistance in SE Mass	\$232,450
	Bristol County Savings Bank	Elder law services	\$3,000
	Charles Bacon Foundation	Elder law services	\$4,998
	Island Foundation	Education Advocacy in New Bedford	\$20,716
	J. Boynton Fund	Elder Law	\$3,750
L.G. Balfour Foundation	Elder Law in Attleboro	\$30,000	
SRN / HIGHPOINT	DPH/BSAS (State)	The Department of Public Health, through its BSAS Transitional Support Services Program, has allocated over \$1.5 million to assist individuals, most who are homeless, in need of intensive Transitional Support Services who are awaiting placement in residential substance abuse treatment programs.	\$1,510,987
	DPH/BSAS (State)	The Department of Public Health, through BSAS has allocated \$1.6 million to provide intense residential substance abuse treatment with long term aftercare services to men and woman who have an opiate and/or other substance abuse disorder and are court referred.	\$1,600,000
	DHCD (State)	The Department of Housing and Community Development has allocated approximately \$767,000 to provide emergency shelter to homeless families which include housing assistance and stabilization services.	\$766,973
	Coastline Elderly Services, Inc.	In home visits to caregivers who are non-English speakers and are taking care of homebound family members. The program provides the caregiver access to the services of the IAC.	\$7,500
	Coastline Elderly Services, Inc.	Access/Advocacy for non-English speaking elders. To provide advocacy, support and general case management to non- English speaking elders.	\$10,600
	Elder Services of the Merrimack Valley	To provide outreach and educate limited English/non-English speaking elders about Medicare and Medicaid abuse, fraud and errors.	\$5,000
	Sailor's Snug Harbor	Provide citizenship and immigration services to fisherman and their families. Citizenship Outreach Education at local high school immigrant students in becoming US Citizens.	\$15,000
	Island Foundation	General support services to immigrants.	\$10,000
	United Way of Greater New Bedford	Bilingual/bicultural case management for Non-English speakers. (Portuguese & English).	\$20,000
	New Bedford Public Schools	AMIGOS Project. Translation and interpreting services.	\$20,000
	Citizenship for New Americans	The IAC provides citizenship information assistance and support to immigrants along with Native Language Citizenship classes in Portuguese and Cape Verdean Creole to the elderly population that meet the criteria to apply in their native language.	\$21,655
	Comm. Foundation Polaroid - State	Provides ESOL classes with citizenship preparation	\$10,000

STEPPINGSTONE	TJX Foundation (Private)	The TJX Foundation awarded a grant to fund the nutritional component of the New Bedford Women's Therapeutic Community Program.	\$5,000
	DPH/BSAS (State)	The Department of Public Health (DPH) and the Bureau of Substance Abuse Services (BSAS) provides funding for substance abuse in supportive housing	\$28,079
	DPH/BSAS (State)	The Department of Public Health (DPH) and the Bureau of Substance Abuse Services (BSAS) provides funding for residential treatment services for recovering substance abusers.	\$384,537
TEAM BUILDERS, INC.	Deborah Bastoni	Personnel-Donated time (conservative estimate)	\$4,500
	Team Builders/HOM staff	Contractual Services – Donated time (Conservative estimate)	\$2,000
	City of New Bedford	In kind donation of space and utilities estimated to be valued at \$1,500 a month	\$18,000
	Fundraising	Shows, T-shirts, public donations and sponsors	\$12,100
TRIPS FOR KIDS, INC.	Island Foundation	General Operating Funds – Will apply	\$10,000
	United Way Summer Fund	Summer Program Fees – Will apply	\$5,000
	Program Fees OSS	Program Fees – Invoice as due	\$4,000
	Program Fees Nativity	Program Fees – Invoice as due	\$4,000
	Program Fees YWCA	Program Fees – Invoice as due	\$1,000
	Tuition Income	Service Fees – Invoice as due	\$8,500
	Individual Contributions	General Operating Funds - Ongoing	\$78,000
	Corporate Contributions	General Operating Funds - Will apply	\$2,500
Trips for Kids National	General Operating Funds – Will apply	\$1,000	
UNITED WAY	Local Fundraising	The United Way's raised funds that are allocated to local community based agencies for health and human service program. Funds assist primarily low-income residents of the Greater New Bedford area. United Way also houses the Hunger Commission of SE MA and Community Building MiniGrants program.	\$752,233
	DSS (State)	The Department of Social Services provides this amount to the United Way of Greater New Bedford to administer Community Connections, a state-sponsored program that provides facilitative leadership for a variety of community-based initiatives to strengthen and support families and prevent abuse and neglect.	\$521,500
YWCA SOUTHERN MASSACHUSETTS	YWCA	Personnel-Donated time	\$20,000
	Contractual Services	Funding for Programs (Community Boating Center, Trips for Kids, Knockout Fitness, Ocean Explorium, and Buttonwood Park Zoo)	\$4,652
	YWCA	General Operating Funds – Rent & Utilities	\$5,000
	YWCA	General Operating Funds - Travel	\$1,390
TOTAL OTHER RESOURCES <i>Potentially available in the City of New Bedford in FY 2014:</i>			\$113,457,852

II. Summary of Community Development, HOME and ESG Priorities & Specific Objectives

A. FISCAL YEAR 2014 ACTION PLAN HOUSING ACTIVITIES

The FY2014 *Action Plan* includes proposed activities that meet the priority housing and community needs as described in the *Consolidated Plan 2010-2014*, which outlines the City of New Bedford's strategy to address the housing problems of its low- and moderate-income citizens, the homeless and its housing stock. Priority needs in the *Consolidated Plan 2010-2014* include:

- Increasing the amount of decent, safe and affordable housing by supporting the rehabilitation of substandard units, especially those in 1 to 3 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 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 owned housing;
- Increasing energy efficiency in residential properties—especially one-three family dwellings. Providing resources for energy efficiency improvements for low and moderate income homeowners and renters will increase affordability and housing stability and contribute toward reducing New Bedford's overall energy consumption and carbon footprint; and
- Minimizing displacement involving involuntary permanent relocation.

1. CONTINUATION OF CURRENT PROGRAM ACTIVITY

The Housing Activities proposed for the upcoming year correspond to the priority needs identified in the *Consolidated Plan 2010-2014*. Programs administered through the New Bedford Office of Housing & Community Development (OHCD) will preserve over sixty (60) units of owner and renter housing using HOME, CDBG, state and private program funds. In addition, the following prioritized activities will be undertaken for FY2014:

- Provide grants to fifteen (15) households to assist with necessary and emergency repairs that enable applicants to remain in their homes.
- Provide housing rehab loans and grants to five (5) low and moderate income households to assist in bringing their property up to regulatory codes and for energy efficiency improvements such as insulation, installation of high-efficiency boilers and hot water heaters, and door and window replacement.
- Provide down-payment and closing cost assistance, as well as rehabilitation assistance or gap financing, if required to a total of twelve (12) households purchasing their first homes.
- Provide loans for the development, acquisition and rehabilitation of rental housing assisting a total of eight (8) units.
- Provide loans and grants for the abatement of hazardous materials including lead based paint and asbestos to assist twelve (12) units of housing.
- Support applications for Low-Income Housing Tax Credits and other financial resources when such applications include units affordable to extremely low income households so as to assist such units.

2. IDENTIFICATION OF NEW PROGRAM ACTIVITIES FOR FY2014

The OHCD will identify areas for new program activity by investigating ways to preserve and develop low-income housing units in mixed-use and mixed-income projects. Some of those identified areas of program activity will be as follows:

- Provide financial and technical assistance to two (2) designated Community Housing Development Organizations (CHDOs); People Acting in Community Endeavors, (PACE) and Community Action for Better Housing Inc, (CABH Inc.).
- Collaborate with PACE and Community Action for Better Housing (CABH): These agencies are certified CHDOs that are able to utilize HOME funds for activities such as the acquisition and rehabilitation of abandoned/distressed properties for the subsequent sale to low/moderate income first-time homebuyers or the development of affordable rental housing opportunities to provide housing to low and very low income residents.
- Explore identification and certification of new qualified CHDO agencies.

- Assist non-profits in developing transitional and permanent housing for homeless and special needs populations.
- Use geographic targeting to focus funding resources in ways that support neighborhood improvement; work to create neighborhood-based planning guidelines in the Consolidated Plan that include opportunities for neighborhoods to plan to preserve and develop low-income housing compatible with goals for neighborhood improvement.
- Continue to develop affordable housing opportunities within the city's targeted neighborhoods.
- Coordinate efforts for collaboration and cross marketing of programs with MassSave and local "Green Economy" Initiative contacts in the City.
- Promote energy star standards and energy efficiency measures, whenever possible, in all rehabilitation and new construction projects.
- Utilize the Tax Title Disposition Program and the Attorney General's Receivership Program to the greatest extent to acquire tax delinquent and distressed properties and vacant lots for redevelopment including new construction of in-fill housing.
- Promote the development of affordable housing specifically targeted to low and moderate income seniors.
- Continue to forge relationships with non-profit agencies that are applying to and receiving funding from other funding sources to purchase and rehabilitate abandoned and foreclosed properties in targeted neighborhoods for homeownership, affordable rental housing, and permanent supportive housing for families and individuals.

3. ABANDONED PROPERTY AND FORECLOSURE STRATEGY

To address the sharp increase in foreclosure rates nationally and locally and the sharp increase in abandoned and vacant property in the City of New Bedford, the City has instituted a comprehensive Abandoned Property and Foreclosure Strategy.

The plan is an outgrowth of the Mayor's Interdepartmental Housing Task Force, assembled in 2006 and coordinated through the OHCD. The plan institutes a strategic, multi-dimensional approach to the problem of abandoned properties and foreclosures, and involves four (4) areas of activity: Legal Action, Administrative Oversight, Enforcement & Inspection and Foreclosure Prevention and Redevelopment.

Legal

- I. Continued implementation of two (2) ordinances to deal with abandoned and problem properties.
 - a) Prevention and Abatement of Nuisances Ordinance; and
 - b) The Vacant Building Registration: requires inspection and registration of all vacant buildings within the city and imposes steep fines for non-compliance.

II. The OHCD will continue to build on the success of working with the Massachusetts Attorney General's Office to employ the Receivership Program. The Receivership Program allows the court to appoint a "Receiver" to correct code violations and public safety issues in instances where the owner does not respond to any directives.

Administrative

I. The Departments of Housing & Community Development and Inspectional Services, working with Management Information Systems have developed a comprehensive database of all abandoned and foreclosed properties. City departments having any role in the inspection or disposition of city buildings will have access to this list from a central server and are able to note any actions taken or changes of status that occur.

Foreclosure Prevention and Redevelopment

I. The OHCD will continue to implement programs and initiatives to address the mortgage foreclosure crisis. The OHCD has coordinated with local banks, legal assistance agencies, non-profit housing counseling agencies and MassHousing to form the New Bedford/Fall River Housing Partnership to assist homeowners faced with foreclosure and educate consumers about financial literacy, credit worthiness, as well as available purchase and rehabilitation programs.

II. The OHCD has targeted four (4) neighborhoods that have experienced high rates of foreclosures. The following geographic areas of Acushnet Heights, North End, Cove Street and South Central are part of the OHCD targeted neighborhoods for revitalization. Available funds have been targeted for the following initiatives:

- a) Acquire and rehabilitate residential properties that will be offered to eligible homebuyers through a lottery process;
- b) Acquire and rehabilitate abandoned/foreclosed properties for rental housing to assist low and very low income residents; and
- c) Acquire and rehabilitate abandoned/foreclosed properties to create affordable rental housing for formerly homeless individuals and families.

III. The OHCD will also coordinate the redevelopment of foreclosed properties, working with local banks and non-profit housing developers. The New Bedford/ Fall River Housing Partnership has launched a mortgage product for those looking to purchase foreclosed properties within the City known as "Buy New Bedford"; this product can be used in conjunction with the City's first time home buyer program to provide down payment and closing cost assistance as well as rehabilitation assistance to help bring the foreclosed properties back to meet minimum housing quality standards and local building codes. In addition, the local lenders of the Housing Partnership have collaborated with our office and the non-profit housing developers by providing affordable mortgages for the lottery properties and eligible lottery purchasers. The Housing Partnership has also launched a website that has a page that lists all Affordable Lottery Properties for potential buyers to view online.

B. PUBLIC HOUSING

1. Existing Public Housing Inventory

The City of New Bedford works closely with the New Bedford Housing Authority (NBHA) to encourage public housing improvements and public housing residents' involvement. The City of New Bedford's Five Year Consolidated Plan supports the NBHA Plan with the following actions and commitments:

- Use of HOME and CDBG funds to expand the supply of affordable housing in the City;
- Use of CDBG public service funding to support non-profit entities undertaking youth and elderly programs within NBHA areas;
- Coordination of CDBG and HOME funding for lead based paint removal and remediation; and
- Use of CDBG and HOME funds to stabilize the neighborhoods in which there is an excessive concentration of poverty, including some in which there are NBHA developments.

The NBHA's Plan for Fiscal Year 2014, identifies several goals that are consistent with the City's prioritized use of funds.

There is a great need for households earning at or below 30% of the median family income (MFI). To meet this need, the NBHA will target more than 75% of all Section 8 Voucher new admissions to families at or below 30% of MFI. At the same time the NBHA will give preference for public housing admission to working families and those enrolled in educational, training, or upward mobility programs in order to de-concentrate poverty and have an income mix at targeted developments. Public Housing residents will have the option of paying income-based rents or flat rents (ceiling rents) to eliminate rent increases that penalize residents who obtain employment. Minimum rents will be \$50.00 per month but discretionary minimum rent hardship exemptions will be available.

2. Identification of New Program Activities for FY2014

The City has partnered with NBHA to create units of supportive housing for chronically homeless individuals and supportive housing for families that experience repeat homelessness. Several developers have utilized the NBHA project-based Section 8 vouchers program in the development of affordable housing projects throughout the City. The City has assisted these developments by leveraging CDBG and HOME funding for development costs. The use of NBHA project based vouchers provides a stable flow of rental income and assures that low and very low income families are assisted in these developments.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The New Bedford Housing Authority continues to institute programs and policies to encourage public housing residents to become more involved in management and participate in homeownership. The City, through the Office of Housing and Community Development conducts five first time homebuyer counseling classes throughout the year. The City engages in outreach to inform public housing residents of home ownership opportunities and participation in homebuyer seminars. In addition, Catholic Social Services offers several homebuyer counseling classes in Spanish and Portuguese and collaborates with the NBHA to encourage public housing residents participation in the classes.

In addition, the City will continue to collaborate with the NHBA's ROSS (Resident Opportunities and Self Sufficiency) Program to help provide services and information regarding opportunities for the residents of the Housing Authority. The NHBA does not expect to lose any property from its housing inventory for any reason, including loss through public housing demolition or conversion to homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable

C. NON-HOUSING OBJECTIVES

The New Bedford Office of Housing & Community Development's Non-Housing Objectives will consist of supporting and promoting a vital system of community-based public services by maintaining and expanding the physical infrastructure through planning, acquisition, construction, renovation and restoration of facilities, with a prioritized consideration for those facilities providing space to activities or projects serving low and moderate income persons/households and special needs populations. In addition, projects that improve access to public services for persons with disabilities through removal of architectural or physical barriers, or improved access design, will also be evaluated and verified for regulatory compliance and prioritized according to need.

The OHCD will further provide services that fill priority service gaps. Funding priority will be given to proposed program activities that are responsive to identified health status indicators that target *Consolidated Plan 2010-2014* priorities.

The OHCD will support program activities that enhance coordination with and build on regional job training efforts, such as New Directions, and YouthBuild programs. In addition, efforts will be undertaken to address the economic development initiatives of New Bedford, with emphasis on creating permanent employment opportunities, particularly for persons of lower-income status.

The promotion of neighborhood-based business revitalization efforts by providing technical assistance to small business owners and individuals within Community Development eligible census tracts will be accomplished through the New Bedford Economic Development Council, Inc. (NBEDC) and their partners in the neighborhood business associations—Downtown New Bedford, Inc., North End Business Association, and South End Business Association. Participation in regional strategic planning efforts to create a continuum of business development services in New Bedford will continue to be a priority of the organization. The OHCD will also continue to provide funding and technical assistance to the New Bedford Economic Development Council, Inc. to provide direct assistance to the aforementioned neighborhood business associations.

The OHCD will respond to the needs for infrastructure improvements such as the reconstruction of city streets and sidewalks, in eligible, low-income census tracts, the demolition of abandoned and unsafe buildings, and the replacement of leaded water lines.

One of the main focal points of the administration and the OHCD is to strengthen neighborhoods in need by providing programmatic opportunities to those targeted low-income residents. Those expenditures under the *Consolidated Plan 2010-2014* and subsequent Action Plans are intended to have a geographic as well as target population focus. The City recognizes its role in strengthening targeted neighborhoods by following four (4) main objectives:

- Help neighborhoods overcome barriers to economic vitality and overcome blight;
- Empower communities by promoting neighborhood participation in identifying needs, developing projects, and resolving their own problems at the neighborhood level;
- Promote improvement in the coordination of services at a neighborhood level, and organize public services built around identified needs of individuals within the community; and

- Create stronger linkages between public services and physical development projects to address priorities and enhance positive impacts in a given geographic area.

1. Improvements to Public Facilities and Parks

The OHCD will undertake physical improvements to improve public facilities and parks that directly serve low and moderate income residents throughout eligible census tracts in the City to benefit the quality of life for area residents.

2. Public Services

The OHCD provides CDBG funding to dozens of non-profit agencies that provide much needed services and programs to eligible New Bedford residents. The Public Services Program will continue to provide funding for those areas identified in the *Consolidated Plan* as prioritized areas of public service. These prioritized program areas were identified through the citizen participation initiative required under the plan guidelines and were identified as the public service areas with the highest needs. Prioritized areas of services to high-risk populations include youth services and recreational programs (after-school programs), health, and housing related services.

Programs that promote health and wellness, particularly youth, will also be prioritized. The OHCD is a partner agency involved in a city-wide and state-wide obesity prevention program called Mass in Motion. Wherever possible, the OHCD will apply the overarching Mass in Motion goal of universal access to nutritious food and opportunities for physical activity to the projects it funds.

Funding for recreational programs will be undertaken for city residents, such as senior therapeutic art activities, youth camp and summer lunch programs, youth employment and internship programs, senior drop-in center services, a creative careers after-school program for teens, recreational activities for handicapped youth, assistance to neighborhood sport groups, youth transportation to after-school activities and programs, and special events targeting low and moderate income children and their families.

Support services for domestic violence prevention efforts will be partially supported by CDBG funds to benefit low and moderate income and eligible special populations; a continuation of funding will be given to the New Bedford Police Department's Domestic Violence Unit in order to employ one student intern and several volunteers to assist victims of domestic abuse. These interns will work with victims to prosecute spousal/domestic partner abusers for punishment under the law.

3. Neighborhood Revitalization

In keeping with the City of New Bedford's mission to increase the City's stock of safe, decent, affordable housing, the OHCD has instituted comprehensive neighborhood revitalization strategies. The goal of these strategies is to remove blight and significantly improve the quality of life in some of New Bedford's most deteriorated neighborhoods. To this end, the OHCD has identified five (5) neighborhood target areas in which to concentrate its improvement initiatives and provide incentives for reinvestment. These five (5) target areas are:

- a. **North End:** Including most of census tract 7 and a four-block area in census tract 12, this area is bordered by Coggeshall Street to the south, Belleville Avenue to the east, Coffin Avenue to the north, and the Conrail tracks/Ashley Boulevard area to the west.
- b. **Acushnet Heights:** Comprised mainly of census tract 13, this area is bordered by Maxfield Street to the south, Purchase Street to the east, Penniman Street to the north, and County Street to the west.
- c. **South Central:** Comprised primarily of census tract 19, this area is bordered by Potomska Street to the south, Second Street to the east, Walnut Street to the north, and County and Pleasant Street to the west.
- d. **South First:** Comprised mainly of census tract 26, this area is bordered by Cove Road and Grit Street to the south, Rodney French Boulevard and JFK Highway to the east, Potomska Street to the north, and County Street to the west.
- e. **Cove Street:** Including most of census tract 27 and a two-block area from census tract 26, this area is bordered by Mott Street to the south, East Rodney French Boulevard 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 Acushnet Heights, South First/South Central and Cove Street areas have been completed. 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 supply of safe, decent affordable rental housing and the rate of home ownership in these areas, particularly for persons of low-to-moderate income.

4. Economic Development and Job Creation Initiatives

The (NBEDC) 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's 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 a 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 NBEDC provides business assistance through a number of CDBG and EDA loan pool resources. Micro-enterprise funds are available 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.

D. HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

1. Identification of Homeless Needs and Continuum of Care Strategy

Introduction

The City of New Bedford Continuum of Care was formally established in 1995 and has long served the community homeless needs through the Homeless Service Provider Network. The HSPN is a collection of over 70 agencies, individuals and organizations to advocate on behalf of homeless individuals by enlisting the cooperation of homeless providers, to improve the accessibility of existing public resources, to maintain statistical data on the homeless population, and to provide supportive services and empowerment strategies to allow these individuals to be integrated into the community through a compassionate Continuum of Care.

The HSPN meets monthly to discuss goals and strategies critical to ending homelessness in New Bedford. The HSPN has an active membership with at least 40-50- members attending each monthly meeting. The Executive Committee, working with the various sub-committees that address specific homelessness issues such as housing, family homelessness and healthcare. Subcommittee members collaborate with each other in an effort to create new programs focused on specific client needs, such as housing development, family homelessness, medical services, and veterans' housing.

Each year the HSPN and the City, through the OHCD, undertake a planning process to formally review and develop its *Continuum of Care*, a broader planning process that describes the movement of a consumer from outreach, emergency housing, transitional housing and supportive services to permanent supportive and independent housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The City and the HSPN have established a number of goals and priorities for this year. Those include; increasing the supply of permanent supportive housing for the chronically homeless preferably using a Housing First/Harm Reduction philosophy, continued development of Rapid Re-Housing (RRH) Programs to provide housing relocation and stabilization services, short term rental assistance, and case management services as necessary to help homeless individuals or families move as quickly as possible into permanent housing and achieve stability in that housing. The HSPN will also seek to:

- Increase resources for support services for homeless populations;
- Increase capacity and access to comprehensive, client-centered case management services from entry into the homeless system through follow up services in un-supported permanent housing;
- Employment/job placement services for persons with little or no employment history (including child care and transportation); and
- Outreach/Engagement services for the chronically homeless and frequent users of the homeless system.

Addressing the emergency shelter and transitional housing needs of homeless persons.

The City of New Bedford has two (2) primary dedicated shelters; one for individuals and one for families with children. The City also has a network of transitional housing programs that provide essential stabilization services to homeless individuals and families. A priority of the New Bedford CoC is to move families and individuals out of emergency shelter and transitional housing programs to appropriate permanent housing with services, if needed, as quickly as possible. The City utilizes both ESG and CoC funded programs to provide essential services to address the housing needs of homeless families and individuals, including several rapid re-housing programs. The City also leverages state resources including; the Massachusetts Emergency Assistance Shelter Program, and HomeBASE, and Rental Assistance for Families in Transition. Households are assessed not only for their eligibility for assistance under these resources but also for their financial stability and ability to maintain housing once they move out of the shelter

Chronic Homelessness & the Ten Year Plan

In April of 2006 the City of New Bedford formally adopted its Ten Year Plan to Address and Eliminate Homelessness prepared by a Mayoral Task Force on Homelessness. The Plan includes strategies to prevent and eliminate chronic homelessness and is consistent with the chronic homeless goals promulgated by the U.S. Inter-Agency Council on Homelessness.

In its Ten Year Plan, the City identifies the following six (6) broad goals, each of which are detailed further in the Ten Year Plan:

1. Prevent homelessness for both individuals and families experiencing either episodic or chronic homelessness;
2. Expand the supply of permanent supportive housing targeted to homeless individuals and families;
3. Improve the existing network of emergency shelter and transitional housing;
4. Improve coordination and collaboration among homeless providers to meet the needs of emerging homeless subpopulations;
5. Expand employment opportunities and employment-related services for homeless individuals and families; and
6. Improve access to mainstream resources for homeless individuals and families.

The HSPN is now reviewing the plan and will write an addendum which reflects the changing priorities and foci of homeless service provision locally, regionally, and nationally. The updated plan will align more closely with *Opening Doors*, the federal strategic plan to end homelessness, and with state priorities and best practices.

The Continuum of Care (CoC), acting through its HSPN and the South Coast Regional Network to End Homelessness, is committed to eradicating all forms of homelessness and will continue its programmatic and systemic vigilance in FY2014 to that end.

Continuum of Care Programs

Continuum of Care plans are prepared for HUD as part of its application process for an annual opportunity to apply for Continuum of Care funding. The City of New Bedford has applied for this funding since 1995 and to date has received over \$27.5 million dollars for homeless programs including supportive services, operational services, leasing for permanent housing, rehabilitation and construction.

As of this Action Plan, there are currently nine (9) active projects that receive Supportive Housing Program funds. The projects provide a total of 39 transitional housing beds and 238 permanent housing beds:

Existing Program Name	Purpose	Capacity
Donovan House Project	Transitional Housing	20 beds
Graduate House Project	Transitional Housing	9 beds
Network House Project	Transitional Housing	10 beds
Family Preservation Project	Permanent Housing	38 beds
PRISM Project	Permanent Housing	26 Beds
PORTICO Project	Permanent Housing	123 Beds
Step-Up Project	Permanent Housing	38 beds
Welcome Home Project	Permanent Housing	13 beds
New Bedford HMIS Project	HMIS Compliance	N/A

The HSPN will continue to meet monthly and in conjunction with its subcommittees, to address issues of homelessness and poverty in New Bedford. Together these individuals and organizations have created a climate that is supporting and initiating positive changes and have developed a comprehensive planning process to prioritize needs, resources and programming to best meet the needs of the community's homeless.

The HSPN is in the process of establishing and operating a centralized coordinated intake and assessment system that provides an initial comprehensive assessment of the needs of individuals and families for housing and services in accordance with the CoC rule to ensure that the resources within the CoC are best utilized and directed to the most appropriate population and result in the most effective outcomes. The HSPN has identified Catholic Social Services, Inc. as the lead entity to implement a six (6) month pilot program that will initially focus on families. The system expects to be operational in May 2014.

The City of New Bedford OHCD submitted a planning grant application to assist in the development of the coordinated intake and assessment system. The system will allow for a coordinated approach to quickly identify individuals and families, utilizing a uniform assessment tool, match programs and resources that are best suited for the appropriate population.

In addition to those activities limited to the New Bedford city limits, representatives from the City's HSPN and from the community at large have joined the South Coast Regional Network to end homelessness, a state-sponsored initiative aimed at finding regional solutions to the problem of homelessness in the Commonwealth of Massachusetts. Thanks to a funding from the Commonwealth of Massachusetts Interagency Council on Housing and Homelessness and additional fundraising efforts, New Bedford will continue to partner with the cities of Fall River, Attleboro, and Taunton to serve homeless families in Southeastern Massachusetts with homelessness prevention and shelter diversion resources.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will continue to target ESG funds to support homelessness prevention and rapid re-housing activities to help move homeless persons into permanent housing or keep those households at risk of becoming homeless, stably housed.

The establishment of a coordinated and comprehensive intake and assessment system will ensure that the most vulnerable chronic homeless individuals and families will be prioritized and placed in permanent housing settings.

The New Bedford CoC through the Homeless Service Providers Network has active organizations that provide housing and wrap around services for various subpopulations. The Veterans Transition House operates shelter, transitional and permanent housing programs and services for veterans and their families. Catholic Social Services operates several family housing programs and collaborates with the New Bedford Housing Authority in seeking project based certificates to ensure long term stability and to prevent individuals and families from becoming homeless again.

2. Identification of Proposed Activities

The City of New Bedford's Office of Housing & Community Development, in collaboration with the Homeless Service Providers Network, anticipates submitting a Continuum of Care Application for funding later this year, under the anticipated Notice of Funding Availability (NOFA) by the U.S. Department of Housing and Urban Development (HUD).

In addition to this important application for funding, this FY2014 Action Plan includes proposed homeless prevention and assistance activities such as:

- Emergency Solutions Grants (ESG) funds in the amount of \$256,159 for Operations and Essential Services such as operational expenses and maintenance costs associated with individual and family homeless shelters, Shelter Rehabilitation, Homeless Prevention activities such as fuel assistance programming, first month's rent and/or security deposit assistance, Street Outreach, Rapid Re-Housing funding for activities related to homelessness prevention and housing stabilization.
- The Hunger relief project of the United Way to assist in the delivery of turkeys for very low income families unable to afford a Thanksgiving Day meal; the housing law project to provide free legal services to those at risk of becoming homeless.
- SEMCOA, SE MA Veteran's Transition House, Steppingstone, Southeast Regional Network, High Point Treatment Center and Positive Action Against Chemical Addiction, Inc., provide programs and treatment services that address substance abuse.

- Elderly services and advocacy programming that connects elders with mainstream resources.
- Homeless Management Information System (HMIS) and Administration.

E. MONITORING

In order to fulfill the objectives set forth by this FY2014 *Action Plan*, the City of New Bedford's OHCD will continue to closely monitor all activities funded under the Community Development Block Grant (CDBG) Program, the Emergency Solutions Grant (ESG) Program, the program components under the Continuum of Care Interim rule (formally the Supportive Housing Program) and the HOME Investment Partnership Program.

All projects funded under this plan will be monitored on a quarterly basis for compliance with fiscal and statistical record keeping procedures. Statistical figures required under the program will include household income documentation of the individuals and families served under the program in order to ensure that over 51% of all project participants are low to moderate income. Those monitored will also be recorded for racial/ethnic identification. Record keeping procedures documenting returning clients will continue to be recorded in order to accurately assess the number of units that are being provided under each projects activity. The OHCD will ensure compliance with regulations, maintenance of accurate records and proper use of federal funds and will conduct annual on-site visits based on a risk assessment analysis. Non-profit agencies receiving entitlement funding for the first time will be given technical assistance to establish appropriate record keeping, verification and reporting procedures.

Each activity funded will have established goals, objectives and performance measurements. Through quarterly reporting and formal monitoring (where applicable) all activities will be evaluated by analyzing the goals and objectives stated in the agreements with actual accomplishments and ensure the timeliness of expenditures.

In addition, where applicable, all contracts for construction will continue to be monitored for Section 3 compliance, MBE and WBE goals and compliance with the Davis-Bacon Act and the Massachusetts and Federal Prevailing Wage Laws. All contractors participating in CDBG funded projects will continue to be required to fulfill all required regulations.

The OHCD will conduct Risk Analysis process to determine what programs will be selected for at least one (1) formal monitoring site visit to ensure that all records are maintained in accordance with HUD guidelines. Measures will be taken to correct any inconsistent activities at the end of each formally monitored site visit to ensure total compliance with HUD guidelines.

The OHCD performs inspections of rental housing projects as required to ensure compliance with HOME program requirements. To ensure compliance with rent and income restriction requirements of the HOME program, the OHCD, on the anniversary date of each HOME assisted rental housing project, mails a rent and income survey to the property owner and requests lease information, as required. In addition, the City will review and approve rents for HOME assisted rental projects. For HOME rental projects with ten (10) or more HOME units, the City will review the financial condition of projects and take appropriate action if there is a problem identified.

Matching Fund Requirements for Federal Entitlement Programs

The estimated matching contributions to affordable housing assisted with HOME Fiscal Year 2014 funds were calculated in accordance with HUD 24 CFR 92.218 regulations. The City qualifies for a 50% match reduction in the match requirement under HUD’s fiscally distressed criterion.

All Emergency Solutions Grant funding recipients must designate a match on a dollar-for-dollar basis for the funds requested and for all funds received. These funds must be accounted for prior to the City’s date of the award. The calculation for all matching fund amounts is defined each year in the Request for Proposal (RFP) Application, which follows all HUD regulatory guidelines delineated in Subtitle B of Title IV of the Stewart B. McKinney Homeless Assistance Act, as amended.

F. OTHER ACTIONS

<p>Evaluate and Reduce Lead-Based Hazards</p>	<p><u>Issue</u> In the City, it is estimated that there are approximately 35,000 residential units likely to contain lead-based paint, or 80% of all units.</p> <p>Of which, approximately 58% are occupied by low and moderate-income tenants. Older homes are more likely to have lead-based paint than newer homes.</p>	<p><u>Implementation</u> The U.S. Department of Housing and Urban Development (HUD) promulgated a new regulation on September 15, 1999 (64 FR 50140) establishing requirements for notification, evaluation and reduction of lead-based paint hazards in federally owned residential property and housing receiving Federal assistance. The Lead Paint regulations require the city to utilize certified lead-based paint personnel, including inspectors, risk assessors, abatement supervisors, and abatement workers, in all residential rehabilitation programs.</p>
	<p>According to a HUD study, the likelihood of lead-based paint is 90% in housing units built before 1940, 80% in units built from 1940-1969, and 62% in units built from 1970 to 1979. In 1979, lead-based paint was no longer allowed in residential buildings.</p> <p>With its aging housing stock, New Bedford remains near the top of high-risk communities in MA. with the greatest incidence of elevated lead levels and lead poisoning.</p>	<p>The City has effectively incorporated the HUD Lead-Based paint regulations within existing programs. Based on the extent of lead-based paint in the community, it is anticipated that the regulation will affect almost 90% of the residential units assisted with Federal funding in FY 2014.</p>
<p>Remove Barriers to Affordable Housing</p>	<p><u>Issue</u> Fair Housing and First Time Homebuyers</p>	<p><u>Implementation</u> Local non-profit agencies, including CHDO’s will promote housing choice through special advertising and outreach programs, specifically to those underserved. These agencies will be encouraged to educate employees in order to promote their respective responsibilities under the Fair Housing Act.</p> <ul style="list-style-type: none"> ▪ Expand education program to first time home buyers regarding their rights and responsibilities regarding fair housing laws.

	<p>Lead Paint</p> <p>Blighted, Abandoned or Vacant Buildings</p> <p>Public Awareness and Education</p> <p>Banking Services</p> <p>Landlord Issues</p>	<ul style="list-style-type: none"> ▪ Increase public awareness of the Lead Paint Abatement Programs administered through the OHCD utilizing federal, state and local funding through brochures, cable television and advertisements ▪ Continued collaboration 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, un-remedied code violations. ▪ The prudent use of New Bedford's share of available funds to partner with non-profit affordable housing developers to purchase and rehabilitate abandoned, foreclosed and/ or vacant properties for resale to qualified first-time homebuyers and for the creation of affordable rental housing. ▪ Designation of a City staff person that is available to the Greater New Bedford Association of Realtors 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. ▪ Consideration of 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. This could be fortified through a community-banking partnership where local banks make specific minimum commitments to lending in underserved neighborhoods. ▪ Continuation of work with the New Bedford/ Fall River Housing Partnership that includes partner Lenders and non-profit agencies ▪ Continuation of work between service providers in the HSPN and landlords of federally funded units in addressing how clients with poor CORI checks can secure safe, affordable, housing.
<p>Foster and Maintain Affordable Housing</p> <p><i>(See also the City's "Analysis of Impediments 2006" plan.)</i></p>	<p><u>Issue</u></p> <p>The City of New Bedford recognizes the importance of fostering and maintaining affordable housing for its residents and has committed resources to achieve those ends.</p>	<p><u>Implementation</u></p> <p>All HOME funded activities and Section 8 Housing Assistance Programs are targeted to fostering and maintaining affordable housing throughout the City. The City will continue to collaborate with the NBHA and ROSS Program Coordinators to provide information regarding opportunities for the Residents of the Housing Authority.</p> <p>The City serves as grantee for McKinney-Vento funding working with local agencies to develop, provide and maintain a variety of housing resources through Supportive Housing Programs that transition homeless families and individuals into permanent housing, in an effort to reduce the number of poverty level families.</p>

		<p>The OHCD is working cooperatively with private developers, non-profit developers and community groups in developing initiatives for new affordable housing including utilizing the LIHTC program and other available programs whenever possible, throughout the City.</p>
<p>Stem the tide of foreclosures and abandoned housing</p>	<p><u>Issue</u> The City of New Bedford is one of five (5) MA communities targeted by the state for aggressive action on foreclosure prevention and redevelopment of abandoned housing.</p>	<p><u>Implementation</u> The City has adopted a comprehensive Abandoned Property and Foreclosure Prevention Strategic Plan. (see Item A-2 above)</p> <p>The City of New Bedford, through the OHCD, will access available public and private resources to aggressively redevelop abandoned housing, and return it to productive use, while adding to the City's inventory of affordable housing for renters and first-time homebuyers.</p>
<p>Institutional Structure and Coordination Efforts</p>	<p><u>Issue</u> The City of New Bedford, like all municipalities, should develop institutional structures while enhancing coordination between housing and service-based agencies.</p>	<p><u>Implementation</u> The City of New Bedford actively works with a variety of non-profit agencies and community groups to develop and implement the projects and activities described in the Annual Action Plan. In addition, technical assistance is regularly offered to community and neighborhood groups interested in developing projects for future funding consideration.</p> <p>There are two (2) community-based organizations designated as Community Housing Development Organizations (CHDOs): People Acting in Community Endeavors, Inc. (PACE), and Community Action for Better Housing (CABH).</p> <p>The OHCD regularly works with these CHDOs and provides technical assistance to further develop their capacity in implementing affordable housing activities. In addition, OHCD also coordinates a variety of affordable housing programs including HOME programs and Supportive Housing Programs.</p>

III. Proposed Activities for FY2014 Action Plan

This section summarizes proposed uses for the estimated \$3.8 million from the three (3) formula grant programs (CDBG, ESG and HOME funding) as well as funds recaptured through program income and FY2013 carryover funds. Approximately 40 CDBG activities are described in the complete *Action Plan*.

A. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Title I of the Housing and Community Development Act of 1974 (Public Law 93-383) created the Community Development Block Grant (CDBG) Program. Re-authorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act, local communities are encouraged to use the resources of the CDBG Program to develop flexible, locally designed community development strategies to address the program's primary objective, which is the:

"...development of viable urban communities, by providing decent housing and suitable living environments and expanding economic development opportunities principally for persons of low and moderate income."

The 2014 Action Plan is based on a CDBG entitlement allocation from HUD of \$2,549,733. Additionally, we anticipate earning \$205,000 in revolving loan funds generated from each of two (2) loan funds, economic development and housing, resulting from loans issued previous to FY2014 and reprogramming prior year funds in the amount of \$85,717 that will be used to fund additional economic and housing loans in FY2014 bringing the total CDBG budget to \$2,840,450.

The City of New Bedford estimates in FY2014 that at least 93% of CDBG funding will benefit low and moderate-income persons.

[NOTE: The \$360,550 amount allocated to Public Services under the 2014 *Action Plan* does not exceed the \$426,068 available under the public services cap. The public services cap is based on the (sum of the FY2014 entitlement \$2,549,733 plus the earned program income from FY2013 \$250,000 and multiplied by 15%. This calculation is consistent with Section 105(a)(8) of Title I of the Housing and Community Development Act of 1974, as amended by the Cranston-Gonzales National Affordable Housing Act (NAHA).]

CATEGORY	AMOUNT
CLEARANCE ACTIVITIES Demolition of unsafe and blighting structures	\$100,000
PUBLIC FACILITIES Renovations to parks, vacant lots, the shelters, and property acquisition	\$540,200
PUBLIC SERVICES Funding to 23 non-profits and city departments providing services including, but not limited to: programs for youth, individuals with disabilities, senior citizen population, services for victims of domestic violence, youth outreach programs, counseling subsidies for low and moderate income persons, hunger relief and art therapy.	\$360,550
HOUSING AND REHABILITATION Funded provided for several housing rehabilitation programs, including lead based paint removal, emergency repairs and a commercial storefront program	\$730,000
ECONOMIC DEVELOPMENT Economic development assistance projects sponsored by the City's economic development agency: New Bedford Economic Development Council, Inc.	\$559,700
PLANNING & ADMINISTRATION Planning and revitalization activities; administrative costs for program planning, monitoring, historic preservation, citizen participation, and staffing.	\$550,000
TOTAL CDBG PROGRAM	\$2,840,450

NOTE: This CDBG budget includes both the FY2014 entitlement [\$2,549,733], revolving loan fund accounts [\$205,000] and reprogramming carry over funds [\$85,717].

B. EMERGENCY SOLUTIONS GRANT PROGRAM

Written Standards for Provision of Emergency Solutions Grant (ESG) Assistance for subrecipients

The City of New Bedford completed a set of Written Standards governing the use of Emergency Solutions Grant funds as part of the 2011 Action Plan substantial amendment. A copy of the Written Standards is attached to the Action Plan as an appendix.

The City of New Bedford OHCD administers the Emergency Solutions Grants Program and coordinates activities to enhance the quality and quantity of homeless facilities and services for homeless individuals and families. ESG funds can be used for a variety of activities, including:

- Street Outreach
- Emergency Shelter
- Rapid Re-Housing
- Homeless Prevention
- Homeless Management Information System (HMIS)
- Administration

The OHCD administers the ESG program for the Continuum of Care. The City distributes its ESG funds through a competitive process. In December 2013 a competitive Request for Proposals (RFP) under the ESG program was issued by the City, soliciting proposals from qualified organizations. Each respondent to the RFP is carefully evaluated utilizing various selection criteria and a rating system. The evaluation process includes City staff and the CoC Application Review Committee who review, evaluate and score the proposals.

The CoC Application Review Committee is also involved in the review of all ESG funding requests and the monitoring of ESG programs throughout the year. Below is the OHCD evaluation criteria that is utilized by the Application Review Committee to review, evaluate and score the proposals.

Evaluation Criteria

Maximum Points Possible: 100

Quality of Program Design

25 Points

Includes demonstration of unmet need, consistency with needs and priorities of the Consolidated Plan and Continuum of Care, overall program merit, coordination with existing services and evidence of community support.

Quality of Proposal Elements

25 Points

Includes outcomes, assessment plan, action plan/timeline and budget.

Capacity and Experience

25 Points

Includes direct experience, local experience, past grant administration, staffing and resources and partners.

Funding Request

25 Points

Includes use of leveraged funds or other resources and program sustainability.

Summary of the Consultation Process

The OHCD began the consultation process to determine the allocation of ESG funds with the New Bedford Homeless Service Provider Network (HSPN) the governing body of the New Bedford Continuum of Care (COC). At a HSPN meeting held December, the OHCD presented information on the availability of ESG funding and the various eligible categories that can be funded. The City sought input from the HSPN regarding priority needs and homeless needs related to the ESG program. In addition to the HSPN meetings, the City, presented a detailed overview of the Hearth Act and Emergency Solutions Grant (ESG) Program at two public meetings, as part of the annual Action Plan process. Those meetings were also broadcast to the general public via the local cable access channel. Through this public process the City was able to gather input from both the general public and consult with the HSPN in determining how to allocate ESG fund for eligible activities. As the consultation process continued, the City will have held future meetings with the HSPN as well as direct ESG recipients to develop performance standards and evaluate outcomes, as well as develop funding, policies, and procedures for the operation and administration of the HMIS.

Performance Standards

The City consulted with the HSPN regarding the development of performance standards for activities funded under ESG in 2014.

All ESG contracts entered into by the City are subject to on-going monitoring throughout the term of the contract. The contractual agreement requires grantees to submit monthly/quarterly and final reports.

The primary methods of monitoring include:

- On site monitoring reviews
- Review of monthly/quarterly reports
- Review of final reports and APRs
- Periodic site visits, including view of randomly-selected case files
- On-going contact with program staff

The performance standards and program outcomes are carefully reviewed and are directly correlated to funding disbursements. Subrecipients are advised that unless all reporting requirements are satisfactorily met, and performance goals are met, requests for reimbursement are not processed for payment. General performance standards such as the unduplicated number of persons or households prevented from becoming homeless and the unduplicated number of persons or households assisted from emergency shelters/streets into permanent housing will be reported, as well as meaningful outcomes.

If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The HSPN is in the process of establishing and operating a centralized coordinated intake and assessment system that provides an initial comprehensive assessment of the needs of individuals and families for housing and services in accordance with the CoC rule to ensure that the resources within the CoC are best utilized and directed to the most appropriate population and result in the most effective outcomes. The HSPN has identified Catholic Social Services, Inc. as the lead entity to implement a six month pilot program that will initially focus on families. The system expects to be operational in May 2014.

The City is also participating in a statewide planning process coordinated by the State Department of Housing and Community Development.

Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City utilizes the Request for Proposal process described above to allocate ESG funds. The City will ensure that all programs awarded meet the ESG categorical requirements.

If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The HSPN, governing body of the New Bedford CoC recently modified its by-laws to require that at least one member of the Executive Committee is a formerly homeless person. The election of a new Executive Committee in February 2014 included the election of a formerly homeless person. The Executive Committee is the governing body of the CoC in New Bedford and is the main decision and policy making body.

C. HOME INVESTMENT PARTNERSHIP PROGRAM [HOME]

The HOME program was created under the National Housing Affordability Act of 1990. Under HOME, HUD will award funds to localities on the basis of a formula, which takes into account tightness of the local housing market, inadequate housing, poverty, and housing production costs. Localities must qualify for at least \$500,000 based on HUD's distribution formula, to receive direct allocation of funds, or can apply to the state or combine with adjacent jurisdictions.

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will permit HOME funds to be invested as loans, grants, deferred payment loans, and other types of investment permitted by the regulations described in 92.205(b). The City will not permit other forms of investment without the prior approval of HUD.

2. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of New Bedford does not permit the use of HOME funds to refinance existing debt secured by multi-family housing that is being rehabilitated with HOME funds.

HOME Match

The Housing and Community Development Act of 1992 amending the National Affordable Housing Act (NAHA) requires participating jurisdictions (PJs) to provide matching contributions of 25 percent for the HOME funds spent on eligible projects. The City of New Bedford qualifies for a 50 percent match reduction due to its designation as a distressed community.

Resale/Recapture Provisions

The City of New Bedford has elected to continue the previously HUD approved (March 17 and October 22, 1993) first-time homebuyer resale guidelines by following HUD regulation 24 CFR §92.254(a)(5)(ii), commonly called by HUD "Option #2", namely the recapture of the full HOME Investment subsidy amount out of the net sale proceeds.

The City of New Bedford will seek to recapture all of the HOME assistance (i.e. the direct subsidy) received by the First Time Home Buyer under the following conditions.

Borrower agrees to repay the entire Loan unpaid principal balance, unpaid interest and any other amounts due under the Loan upon the earlier of any of the following Loan Events:

- a) The sale, lease, mortgage or other transfer of any kind or nature of the entire building of the mortgaged property or the placement of any lien, attachment, or other encumbrance of any nature on the mortgaged property without the written consent of the City; or
- b) Borrower's failure to occupy the Property as Borrower's Principal Place of Residence during the entire HOME Affordability Period specified above; or
- c) Borrower's failure to perform or to cause to be performed any of the conditions or covenants contained in this note or contained in the mortgage executed by the maker(s) used to secure this note.

In the event of foreclosure of the first mortgage the MORTGAGOR agrees that the net proceeds of a foreclosure sale (after payment of the prior mortgage) shall be paid to the City of New Bedford in payment of the amount loaned under the HOME agreement as set forth in 92.254(a)(5)(ii)(A)(3). The City must demonstrate that it has made a good faith effort to salvage the project and preserve it for affordable housing.

INSUFFICIENT PROCEEDS.

If the Net Proceeds are insufficient to repay the balance of the Loan and any unpaid interest, and Borrower's investment, the City shall recapture a share of the Net Proceeds.

- a) Net Proceeds are defined as the sales price, minus repayments of any loans, other than the City Loan, secured by the Property plus closing costs of Borrower. Expressed mathematically, this is:

Net Proceeds = Sales Price – (non City Loans secured by Property + closing costs of Borrower)

- b) City shall recapture its share of Net Proceeds first, with Borrower receiving the remaining balance of Net Proceeds. City's share of Net Proceeds is expressed mathematically as:

$$\text{City Share of Net Proceeds} = \frac{\text{City Loan}}{\text{City Loan} + \text{*Owner Investment}} \times \text{Net Proceeds}$$

Borrower shall receive the remaining balance of Net Proceeds after City recaptures its share.

- c) * Owner investment means Owner(s) original down-payment investment, principal reductions in original mortgage amount, and/or investments made by the Owner(s) which would qualify as capital improvements under Internal Revenue Service rules. Documentation required for capital improvements would include copies of actual bills for eligible material costs associated with improvements or copies of contractor agreements detailing the nature and extent of the improvements. Sweat equity costs will not be considered.

Such recaptured amounts will be recycled through the City of New Bedford's HOME Investment Partnership fund in order to assist HOME eligible activities.

The City of New Bedford does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds during the 2014-2015 Program Year.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b).

The City of New Bedford anticipates providing affordable housing to 60 households during the program year. That total will include 19 renter households (assisted by production of new units or rehab of existing units); and 41 will be homeowner units (assisted by production of new units; rehab of existing units; or homebuyer assistance).

Process for funding applications or proposals

The City accepts applications for funding HOME projects on a first-come, first-served basis. Applications packages can be obtained at the Office of Housing and Community Development and can be sent out electronically. Detailed information regarding the available programs can also be obtained on the City's website.

Affirmative Marketing

The City of New Bedford, through its Office of Equal Opportunity, provides information to citizens regarding fair housing laws and policies. The City of New Bedford will include the Equal Housing Opportunity logo or slogan and statement in all press releases, advertising, brochures, solicitations for owners, and any written communication to fair housing and other groups, which describe the HOME program.

The actions undertaken to provide information about federal fair housing laws and the City's affirmative marketing policy and otherwise attract eligible persons from all racial, ethnic, and gender groups in the housing market area to the available housing will include the following, where applicable, by the City of New Bedford.

1. Informing the general public through a public notice in the *New Bedford Standard Times*, *O'Journal*, *El Vocero*, and any other local publications deemed appropriate.
2. Informing potential tenants by providing written information about the HOME program to each tenant in units scheduled for rehabilitation.
3. Informing owners by mailing program descriptions to each property owner interested in participating in the HOME program. The City of New Bedford will require that each owner participating in the HOME program must comply with specific requirements in order to carry out the City's affirmative marketing program and procedures. The participating owners will be asked to provide costs associated with these requirements in their planned operating costs and subsidy decisions. The actions to be undertaken by each owner will include:
 4. Advertising in the newspapers indicated in paragraph A.1. if the owner ordinarily advertises available rentals to the news media.
 5. Contacting the City of New Bedford as soon as it is known that a unit in their rehabilitated property is to become available. Early notification, within thirty (30) days or prior to the upcoming vacancy if possible, will be requested of the participating owners.
 6. Certifying that they will comply with the HOME program Affirmative Marketing requirements and use the Equal Housing Opportunity logo or slogan and statement in all ad, brochures, and written communications to other owners and potential tenants.
 7. Displaying the fair housing poster in rental offices or other appropriate locations visible to the general public.

If necessary, owners of small properties with limited management staff may seek a waiver of these requirements on a case-by-case basis from the City of New Bedford.

The City of New Bedford will require that the following procedures be used by participating owners to inform and solicit applications from persons in the housing market area who are not likely to apply for housing without special outreach:

1. Education, outreach and notification to local community groups or organizations, places of worship, employment centers, housing groups and housing counseling agencies that are involved with the many subpopulations within the City.
2. Establishment of translating services for non-English speaking members of the citizenry, when applicable.
3. Initiation of open, public meetings through the various organizations and groups identified in paragraph C.1. above in conjunction with the Office of Equal Opportunity.

Minority/Women's Business Outreach

The OHCD staff conducts a variety of outreach efforts to ensure the participation of minority and women's businesses. Examples of some of these efforts include:

1. Advertising all major bids in the local newspaper and City website;
2. Placing documentation in all major bids referencing the State SOMBA website and information regarding the database of MBE/WBE contractors;
3. Contracting with the Greater New Bedford Career Center, The New Bedford Housing Authority and The YouthBuild Program to assist with employment and training opportunities for Section 3 area residents.

SUMMARY OF PROGRAM and ACTIVITIES FUNDED

The HOME Program was created under Title II (HOME Investment Partnership Act) of the Cranston-Gonzalez National Affordable Housing Act (NAHA) of 1990 that was signed into law by President George Bush on November 28, 1990 and amended by the Housing and Community Development Act of 1992.

In accordance with 24 CFR 92.150, the City has prepared its HOME Program Description for FY2014, identifying the estimated use of funds, consistent with housing needs identified in the *Consolidated Plan 2010-2014* for each of the HOME Program eligible activities. Since no specific HOME Program projects have been identified at this time, there could be a reapportionment of the proposed allocation of HOME Program monies and matching contributions among the proposed activities. Appropriate file documentation will be maintained should this occur.

According to the needs-based formula for distributing HOME funds to states, metropolitan cities, urban counties, and consortia, the City of New Bedford will receive \$750,403 in FY2014. Federal requirements provide for 100% of the HOME Program funds to be used to assist low-income households.

Housing Rehabilitation programs will include new construction, homeownership initiatives such as down payment and closing cost assistance, CHDO projects, and rental housing rehabilitation.

In addition, the City of New Bedford, through the Office of Housing & Community Development, will continue to utilize HOME funding to create affordable rental units through participation loans with housing developers utilizing the Low Income Tax Credit Program. The City will commit HOME funds to acquire and rehabilitate distressed property utilizing Low Income and Historic Tax Credits, City and State HOME funds, Neighborhood Stabilization Program funds, The Federal HOME Loan Bank, MHP, and Private Financing. The Program has rehabilitated over 200 distressed housing units over the past three (3) years. In addition, over \$16 million in private investment has leveraged City HOME funds.

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDO) AND THE HOME INVESTMENT PARTNERSHIP PROGRAM

The City of New Bedford will set aside not less than \$112,560 (15%) of its FY2014 HOME Program fund allocation, for qualified local Community Housing Development Organizations (CHDOs). These funds are to be used for investment only in housing to be developed, sponsored, or owned by CHDOs.

The City, in accordance with HOME program guidelines, will continue to work with two (2) designated CHDOs for FY2014 and will explore the identification and certification of potential new CHDO agencies:

- PACE, Inc. This non-profit agency has been a designated CHDO since 1992. PACE continues to acquire and rehabilitate distressed properties in conjunction with the PACE/YouthBuild New Bedford program.
- Community Action for Better Housing, Inc. This non-profit agency has been a designated CHDO since December 1995. This organization had initially targeted its efforts in census tracts 19, 26, and 27. The primary focus of this organization is to create affordable homeownership opportunities for residents from targeted neighborhoods. With the assistance of the City, CABH, Inc. has acquired numerous

distressed and has completed the rehabilitation of other multi-family buildings that will now provide both rental and homeownership opportunities for low-moderate income individuals/families.

The City/CHDO relationships will include execution of contracts covering proposed projects and activities, the methods by which these activities will be monitored in accordance with goals and federal regulations, appropriate timetables for implementation of projects or activities, reporting requirements, information and data collecting, and operating budgets.

Further, should the need arise, the City will seek technical assistance training and pass-through federal funds made available to CHDOs through non-profit intermediary organizations selected by HUD.

ACQUISITION FOR FIRST TIME HOMEBUYERS

The City of New Bedford has developed the Neighborhoods First Program that provides down payment/closing cost assistance, gap and rehabilitation financing to eligible first time homebuyers. This program has resulted in a public/private partnership with local banks that are providing below-market rate mortgages. The participants in the Neighborhood's First program must agree to utilize the property as their principal residence for their duration of ownership. Their income cannot exceed 80% of the City's median income and if there are any rental units assisted, the rental units must be occupied by individuals and families whose income does not exceed 60% of the median income.

All properties shall meet Section 8 Housing Quality Standards (HQS) at the time of initial occupancy. In accordance with HUD regulations, in the event of resale of a property, the City shall recapture the HOME subsidy provided to the property for use by other eligible HOME recipients. In cases where there are insufficient net proceeds to repay the full amount of the assistance, the repayment required will be the difference between the sale price and any and all outstanding mortgages, subject to a certified appraisal. This recapture provision will be enforced by the City with the use of deed restrictions and similar legal mechanisms. All recaptured HOME funds will be reused to assist other HOME eligible households.

All participants in the Neighborhoods First Program receiving first time homebuyer assistance are required to receive Homebuyer Counseling. The City's OHCD offers a comprehensive First Time Homebuyer course over a two (2) night period that offers over eight (8) hours of educational material to assist potential first time homebuyers with the entire homeownership process.

The curriculum covers the following topics:

- Planning for home ownership
- Credit & budget issues
- Working with Real Estate Professionals
- Financing the home purchase and the loan application process
- Lead paint issues
- Home inspections
- Home maintenance
- Landlord counseling
- Predatory lending
- The closing process
- Successful homeownership

Upon completion of the course, participants receive a certificate qualifying them for City and State specialized mortgage programs.

The City anticipates that approximately 25% of HOME funds will assist minority first time homebuyers.

HOMEOWNERSHIP – MODERATE / SUBSTANTIAL REHABILITATION OF EXISTING PROPERTY

The City of New Bedford will provide below market rate loans and/or grants to eligible owner-occupied homeowners to assist in the moderate/substantial rehabilitation of income-eligible housing units. Assistance will also be provided to homeowners in the form of construction specifications and construction supervision. Properties will be limited to one to four (1-4) family properties, or condominium units, and after rehabilitation, values shall not exceed 95% of the median purchase price for the City as determined by HUD.

The HOME investment shall not be less than the required \$1,000 per unit amount and shall not exceed the maximum level permitted per unit as designated by HUD. The property shall also, at a minimum, meet the Section 8 Housing Quality Standards (HQS).

Eligible applicants cannot exceed 80% of the median income for New Bedford, and if there are any rental units assisted, the rental units must comply with the rent and income restrictions of the HOME Program.

HOMEOWNERSHIP – NEW CONSTRUCTION

HOME funds will be made available to new construction of single and two-family homes on previously vacant lots. The completed homes will be sold to income-eligible first-time homebuyers.

RENTAL HOUSING – MODERATE/SUBSTANTIAL REHABILITATION OF EXISTING HOUSING

The City of New Bedford will provide below-market rate loans to eligible property owners to assist in the moderate rehabilitation of income-eligible housing units. Assistance will also be provided to property owners in the form of construction specifications and construction supervision. This Program can also assist for-profit and not-for-profit developers in the rehabilitation of decent, safe, and affordable housing for low and very low-income individuals and families. Assistance will adhere to HUD's minimum/maximum HOME expenditure and shall also, at a minimum, meet Section 8 Housing Standards (HQS).

Initial rents and future rents shall also coincide with the designated per bedroom fair market rents as designated by HUD, also taking into consideration utility allowances. The HOME assisted units must be rented to income eligible individuals and families. This will be determined by verifying tenants' annual income in accordance with their family size.

HOME INVESTMENT PARTNERSHIP PROGRAM FY2014 ALLOCATION	
Neighborhoods First Program <i>(Down Payment, Closing Cost Assistance, Gap and/ or Rehabilitation Financing)</i>	\$240,000
Rental Housing Program	\$322,803
CHDO Set Aside (15%)	\$112,560
Administration (10%)	\$75,040
TOTAL	\$ 750,403

The estimated matching contributions to affordable housing assisted with HOME FY2014 funds were calculated in accordance with HUD 24 CFR 92.218 regulations. The City qualifies for a 50% reduction in the match requirement given a fiscal distress criterion and information derived from the 2000 U.S. Census.

HOME Recapture provisions: In accordance with 24 CFR 92.254 the City of New Bedford complies with the recapture provision when HOME funds are used to assist with homeownership. The City executes a deed restriction for a period of 5 – 30 years, dependent upon program and funding levels. In the event the property is sold, transferred prior to the affordability term, the City will recapture the full amount of HOME assistance in accordance with the Deed restriction and Promissory Note.

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

The City of New Bedford based allocation priorities on the public input and needs analysis completed within the strategic plan process. The City also reviewed all requests for proposals and based funding decisions on the strategic needs assessment and adherences to the overall goals and objectives of the consolidated plan. The City evaluation criteria utilized in the funding decision process ensured that projects meeting underserved needs, were given the highest priority. The City will target entitlement programs to low-income and moderate-income neighborhoods and activities that benefit the City as a whole, the majority of whose residents are low- or moderate-income. The primary obstacles to addressing underserved needs are reduced funding. The cross the budget reductions in federal programs have challenged many of the programs and initiatives that serve New Bedford's most vulnerable populations. Despite these funding reductions, the City has worked within these funding limitations to ensure, to the greatest extent possible, that funding is prioritized and is addresses the priority needs of our low and moderate income residents.

Performance Based Charts

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
HOUSING PROGRAMS											
2014	35	O04D	Financial Assistance Program	\$105,000	CDBG - RLF	14A	Provide low interest and deferred payment loans, including a grant portion to homeowners to correct code violations.	DH-2	5 Housing Units		
	34	O04E	Emergency Repair Program	\$150,000	CDBG	14A	Provide grants to correct necessary and emergency repairs that enable homeowners to continue occupancy.	DH-2	15 Housing Units		
	33	O04J	Deleading Program	\$50,000	CDBG	14I	Provide grants to remove lead based paint hazards.	DH-2	12 Housing Units		
	36	O04B	Housing Accessibility Program	\$75,000	CDBG	14A	Provide grants to remove or modify architectural barriers in homes of low income disabled persons, including installation of handicap ramps.	SL-1	8 Housing Units		
	46		CHDO Set Aside	\$115,791	HOME	14A	Rehabilitation and/or acquisition of residential properties for affordable rental housing and home ownership opportunities for LMI first time homebuyers.	DH-2	2 Housing Units		
	44		Neighborhoods First	\$240,000	HOME	14A	Acquisition assistance for ownership opportunities for first time homebuyers.	DH-2	12 Housing Units		
	45		HOME Rental Housing Program	\$338,955	HOME	14B	Provide low interest loans to for profit and non-profit developers to renovate rental housing.	DH-2	8 Housing Units		
	37	O04C	OHCD - Service Delivery	\$300,000	CDBG	14H	This program will provide services associated with the loans and grants issued via the various housing programs.	DH-1	N/A		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
ECONOMIC DEVELOPMENT PROGRAMS											
2014	39	O67 O67A	New Bedford Economic Development Council [NBEDC] - Economic Development Program	\$459,700 \$100,000 (RLF)	CDBG	18A	Special Economic Dev, commercial and industrial improve carried out by NBEDC, grants, loans, loan guaranty programs, tech assistance to small/ micro-enterprise business.	EO-3	Provide financing for 6 micro enterprise loans and 11 small business loans (total of 17 loans) resulting in the creation /retention of 14 FTE jobs		
	38	O04A	Office of Housing & Community Development – Storefront Reimbursement	\$50,000	CDBG	14E	Grants & façade business easement purchases for businesses in eligible census tracts	EO-3	25 businesses		
CLEARANCE											
2014	3	O15A	Building Department – Demolitions	\$100,000	CDBG	04	Demolition of blighted properties	SL-3	4 Properties		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC FACILITIES & IMPROVEMENTS											
2013	11	N16C	Cape Verdean Association	\$10,200	CDBG	03	Improvements at the Cape Verdean Cultural Center	SL-3	1 Public Facility		
	7	M15B	CSS of Fall River Inc – Sister Rose Shelter	\$50,000	CDBG	03	Acquisition and Rehabilitation of the Sister Rose Homeless Shelter	SL-1	1 Public Facility		
2014	4	O17A	New Bedford Women’s Center	\$40,000	CDBG	03	Installation of heating system	SL-1	1 Public Facility		
	5	O17B	The New Bedford Port Society	\$100,000	CDBG	03	Installation of elevator and handicap accessibility improvements	SL-1	1 Public Facility		
	7	O10B	OHCD – Vacant Lot Mini Park Project	\$80,000	CDBG	03	Restoration of City owned vacant lots	SL-3	5 Public Facilities		
	6	O17C	OHCD – CitiWorks	\$50,000	CDBG	03	Provide matching seed grants of up to \$2,000 to neighborhood groups and community organizations for community	SL-3	5 Properties		
	9	O17E	OHCD – Playground Improvements	\$70,000	CDBG	03	Improvements of playground.	SL-3	1 Public Facilities		
	8	O17D	OHCD – Harrington Park	\$60,000	CDBG	03	Installation of water feature “splash pad” and improvements to the basketball Court	SL-3	1 Public Facilities		
	2	O02	OHCD - Project Management	\$80,000	CDBG	03	Oversight of the properties funded and undertaken by the OHCD	SL-3	5 Public Facilities		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC SERVICES: YOUTH PROGRAMS											
2014	11	O22G	New Bedford Art Museum - Art Mobile	\$5,000	CDBG	05D	Summer Art Program for LMI youth	SL-1	280 Youths		
	18	O22D	Recreation Dept. – Youth Summer Jobs Program	\$27,000	CDBG	05D	Provides summer job opportunities at recreational sites for City youth	SL-1	26 Youths		
	17	O22C	Recreation Dept. – Kennedy Summer Day Program	\$31,000	CDBG	05D	City-run summer day camp for children ages 6-12	SL-1	150 Youths		
	22	O22E	Boys' & Girls' Club – Youth Outreach	\$7,500	CDBG	05D	Provide youth transportation to and from the Boys & Girls Club	SL-1	400 Youths		
	15	O22P	Dennison Memorial - Community Center	\$15,000	CDBG	05D	Academic Excellence Program	SL-1	138 Youths		
	19	O20A	Recreation Dept. - Supportive Recreation	\$33,000	CDBG	05D	Staff for after-school programs, and special events for LMI youth	SL-1	1350 Youths		
	12	O22M	New Bedford Art Museum - Teen Reach Beyond	\$5,000	CDBG	05D	After School teen arts program	SL-1	12 Youths		
	20	O22I	Dream Out Loud Program – Creative Careers Program	\$7,000	CDBG	05D	Improve youths self-confidence and knowledge through assistance in the creation of their own song, poem or theatrical piece	SL-1	28 Youths		
	29	O22J	Team Builders – House of Music	\$7,000	CDBG	05D	Designed to unite at-risk youth and their families. To create a stronger bond between the youth and their parents.	SL-1	100 Youths		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC SERVICES: YOUTH PROGRAMS (CONTINUED)											
2014	30	O22K	Trips for Kids – Explore Your Environment	\$5,000	CDBG	05D	Designed to foster environmental awareness and stewardship and to inspire inner-city youth to become responsible citizens	SL-1	145 Youths		
	26	O22O	Old Dartmouth Historic Society – Youth Apprentice	\$8,900	CDBG	05D	Job Training program for LMI teens at the NB Whaling Museum	SL-1	24 Youths		
	13	O21D	Art is Therapy	\$7,000	CDBG	05A	Art Therapy for Seniors	SL-1	100 People		
	16	O21A	Community Services – Elder Services Project	\$120,150	CDBG	05A	Provides direct-service programs to LMI elderly and disabled population within the City of New Bedford	SL-1	590 People		
	14	O21C	Coastline Elderly - Community Mainstream Resources	\$10,000	CDBG	05A	Program to ensure seniors have access to mainstream resources	SL-1	130 People		
	32	O31A	YWCA – Youth Without Limits	\$5,000	CDBG	05D	Provide youth with accessibility to physical activities and cultural enrichment experiences	SL-1	36 Youths		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC SERVICES: HANDICAP/SPECIAL NEEDS PROGRAMS											
2014	21	O23B	Easter Seals – Training & Technology Center	\$7,000	CDBG	05B	Provide computer assisted reading instruction for students with special needs including those with learning disabilities as well as ESL and bilingual students.	SL-1	40 Youths		
	10	O23A	Access for Community Enhancement Services	\$2,000	CDBG	05B	Provides social activities (12 monthly dances) for individuals with developmental disabilities.	SL-1	165 People		
	27	O23C	PSILL/Friends of SMEC - Transportation Resources for Community Inclusion	\$5,000	CDBG	05B	Provide transportation resources to individuals with disabilities in the form of cab vouchers and provides weekend chaperoned outings.	SL-1	40 People		
PUBLIC SERVICES: HEALTH & COUNSELING PROGRAM											
2014	25	O28D	North Star Learning Center-Farmer's Market at Clasky Common	\$5,000	CDBG	05	Promote healthy eating habits by providing LMI families with free vouchers for the purchase of fruits and vegetables at the Clasky Common farmers' market.	SL-1	400 People		
	31	O29B	United Way – Hunger Relief Project	\$5,000	CDBG	05	Provide access to healthy and nutritious food	SL-1	500 People		
PUBLIC SERVICES: BI-LINGUAL/CULTURAL PROGRAMS											
2014	23	O26B	Immigrants' Assistance - Ombudsman Services Project	\$8,000	CDBG	05	Social services to non-English speaking City residents	SL-1	750 People		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC SERVICES: HOMELESS PROGRAMS											
2014	28	O27A	South Coastal Counties Legal Services, Inc.- Housing Law Project	\$10,000	CDBG	05C	Free legal services to LMI individuals who are homeless or facing imminent homelessness.	SL-1	125 People		
PUBLIC SERVICES: CRIME PREVENTION PROGRAMS											
2014	24	O25A	New Bedford Police Department - Domestic Violence Intern Coordinator	\$25,000	CDBG	05G	Retention of an intern coordinator to handle the administrative workload of the Police Department's Domestic Violence Unit and to supervise and coordinate the activities of the interns.	SL-1	2500 People		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
EMERGENCY SOLUTIONS GRANT PROGRAMS											
2014	41 & 42	O33M10	Catholic Social Services – Basic Needs & Emergency Services	\$74,000	ESG	03C	Rapid Rehousing & Homeless Prevention	SL-1	300 People		
	40	O33M09	GNB Women's Center - Emergency Battered Women's Shelter	\$29,750	ESG	03C	Operational funding for the confidential women's shelter & Rapid Rehousing	SL-1	100 People		
	40	O33M07	SRN – Harbour House Family Shelter	\$16,000	ESG	03C	Operational support of the Harbour House emergency shelter	SL-1	150 People		
	40	O33M05	Catholic Social Services - Sister Rose House	\$11,624	ESG	03C	Operational assistance to maintain the emergency shelter & Rapid Rehousing	SL-1	150 People		
	41 & 42	O33M02	PACE – Homelessness Prevention Services	\$23,000	ESG	03C	Rapid Rehousing & Homeless Prevention	SL-1	38 People		
	40	O33M08	SE MA Veteran's Housing Program, Inc - Veteran's Transition House	\$25,000	ESG	03C	Operating expenses associated with the operation of the Veteran's Housing Program – a shelter for homeless veterans.	SL-1	60 People		
	40	O33M11	Steppingstone – NB Women's Therapeutic Community	\$25,000	ESG	03C	Operational costs for Steppingstone's Women's Program, providing comprehensive rehabilitative services for homeless, chemically dependent women and their infants in a residential, home-like setting.	SL-1	110 People		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
EMERGENCY SOLUTIONS GRANT PROGRAMS (CONTINUED)											
2014	42	033M04	Steppingstone – Homeward Bound	\$12,550	ESG	03C	Operational costs for Steppingstone's Women's Program, providing comprehensive rehabilitative services for homeless, chemically dependent women	SL-1	6 People		
	40	033M06	SEMCOA – Women Recovering from Addiction Program (WRAP House)	\$23,000	ESG	03C	Operational assistance to maintain the emergency shelter providing a safe, warm environment a variety of social services including meals.	SL-1	30 People		
PLANNING & ADMINISTRATION											
2014	1	001A	OHCD - Planning and Administration	\$550,000	CDBG	21A	CDBG Planning and Administration for staff, planning, monitoring, and citizen participation.	N/A	N/A	N/A	
	43	O33 O12	OHCD - Administration	\$16,235	ESG	21A	Administration of all Emergency Solutions Grant programs.	N/A	N/A	N/A	
	47	001C	OHCD - Administration	\$75,040	HOME	21H	Administration of HOME Program for staff, monitoring and financial oversight.	N/A	N/A	N/A	

IV. Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

The City of New Bedford is the sixth largest city in the Commonwealth of Massachusetts with a population of 95,072 in 2010, which represents a slight increase from 93,726 in the 2000 Census figure. Located on the Atlantic coast in the southeastern part of the state, it is a city with a rich industrial, social and cultural history derived from its advantageous access to the sea. The City also enjoys its unique location to other major metropolitan and destination areas such as Boston (54 miles), Providence, Rhode Island (33 miles) and Cape Cod (30 miles).

Roughly one (1) out of every five (5) persons living in the City of New Bedford is foreign born and almost 40 percent of its residents over the age of five speak a language other than English at home. Of the minority populations identified in the 2010 American Community Survey as compared with those in the 2000 Census, people identified with two or more races represented the highest percentage increase (48 percent) in New Bedford.

The Hispanic population represented nearly 17 percent of New Bedford's population in 2010, which reflected a 66 percent increase over 2000. The growth in the Hispanic population accounted for most of the 1.6 percent population gain New Bedford experienced over the 2000 Census.¹

According to the 2010 American Community Survey, 21,651 people are living at or below the poverty level in New Bedford. This figure represents 23 percent of the city's population and an increase over the level in 2000.

Because the primary national objectives of the Consolidated Plan programs are to benefit low-income and moderate-income residents, New Bedford's federal block grant program funds will be targeted to low-income and moderate-income neighborhoods and activities that benefit the City as a whole, the majority of whose residents are low- or moderate-income. The attached maps illustrate the areas where Consolidated Plan activities will occur within the City of New Bedford during the 2014-2015 Program Year. Activities, such as housing rehabilitation or infrastructure improvements, which will involve scattered sites, are not shown.

By directing significant assistance to those areas found to be the most economically and physically distressed in the City², New Bedford will greatly increase the measurable and effective impact of these federal dollars by enhancing the quality of life in its most blighted neighborhoods. Had the City distributed the funds without such consideration, the impact of these funds would be reduced and the success of these programs would be negatively affected.

The public infrastructure and public facility projects funded in this plan are located within some of the most economically challenged neighborhoods in the city. A number of census tracts that are targeted for funding have low and moderate income populations in excess of 70% of the general population.

¹ The attached maps do not reflect the new 2010 Census data. OHCD is still in the process of extracting and analyzing the new data to create updated maps and reports.

² As revealed by the 2000 U.S. Census and Neighborhood Analysis

In addition, a number of public service programs are funded specifically with census tracts that also have high concentrations of low and moderate income persons.

Many of the City's housing and homeless projects are City-wide because they are targeted to meet the needs of low- and moderate-income households and persons throughout the City. The public service programs funded also provide serves throughout the geographic parameters of the City

Directory of Maps

Mapping presented in the following section is relevant to the planning and activities set forth in this Action Plan. Those maps included within this section are as follows:

- FY2014 CDBG & ESG Projects by Census Tract
- City of New Bedford, MA: Percent Hispanic by Census Tract
- City of New Bedford, MA: Percent Native American by Census Tract
- City of New Bedford, MA: Percent African American by Census Tract
- City of New Bedford, MA: Percent Asian by Census Tract

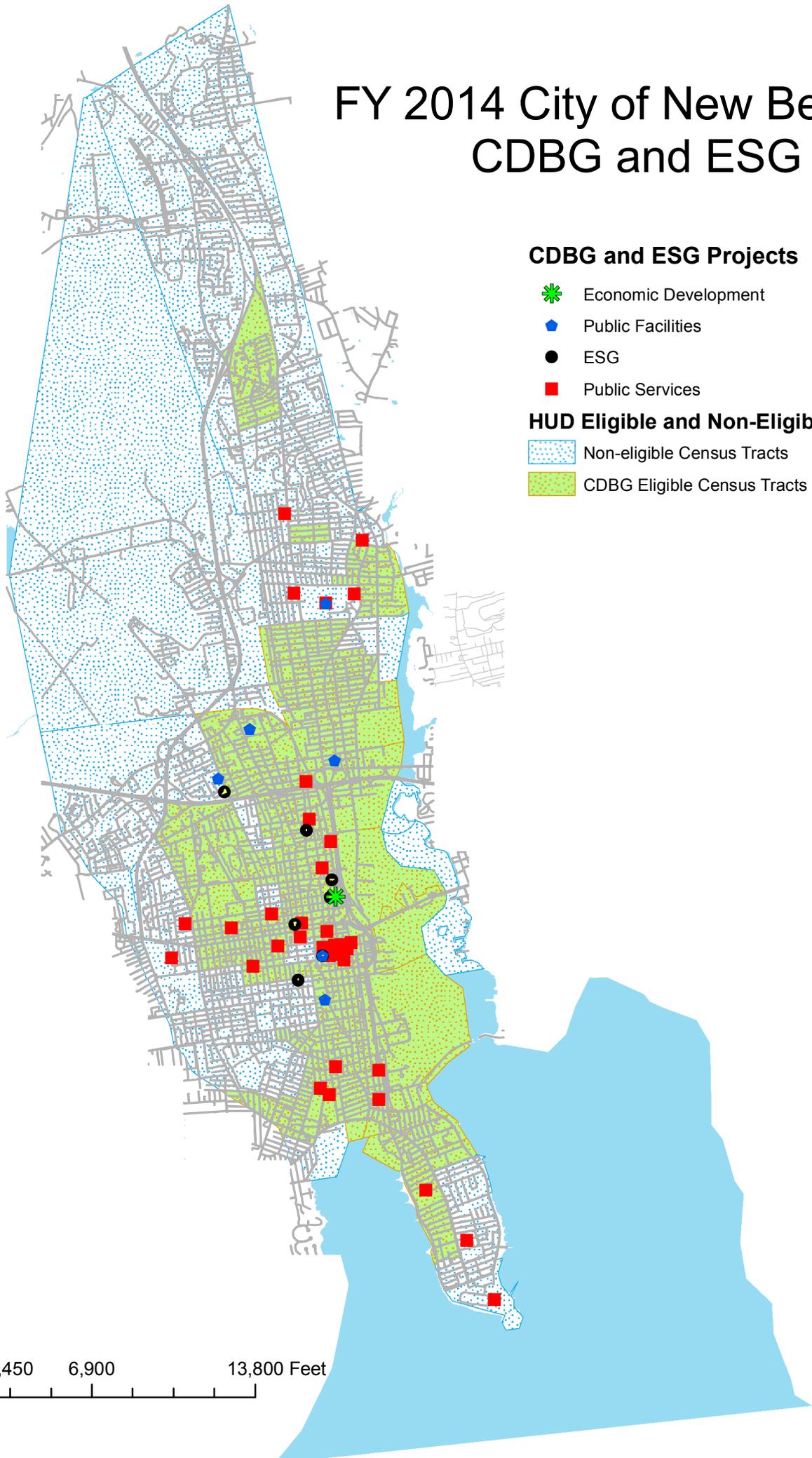
FY 2014 City of New Bedford CDBG and ESG

CDBG and ESG Projects

-  Economic Development
-  Public Facilities
-  ESG
-  Public Services

HUD Eligible and Non-Eligible Census Tracts

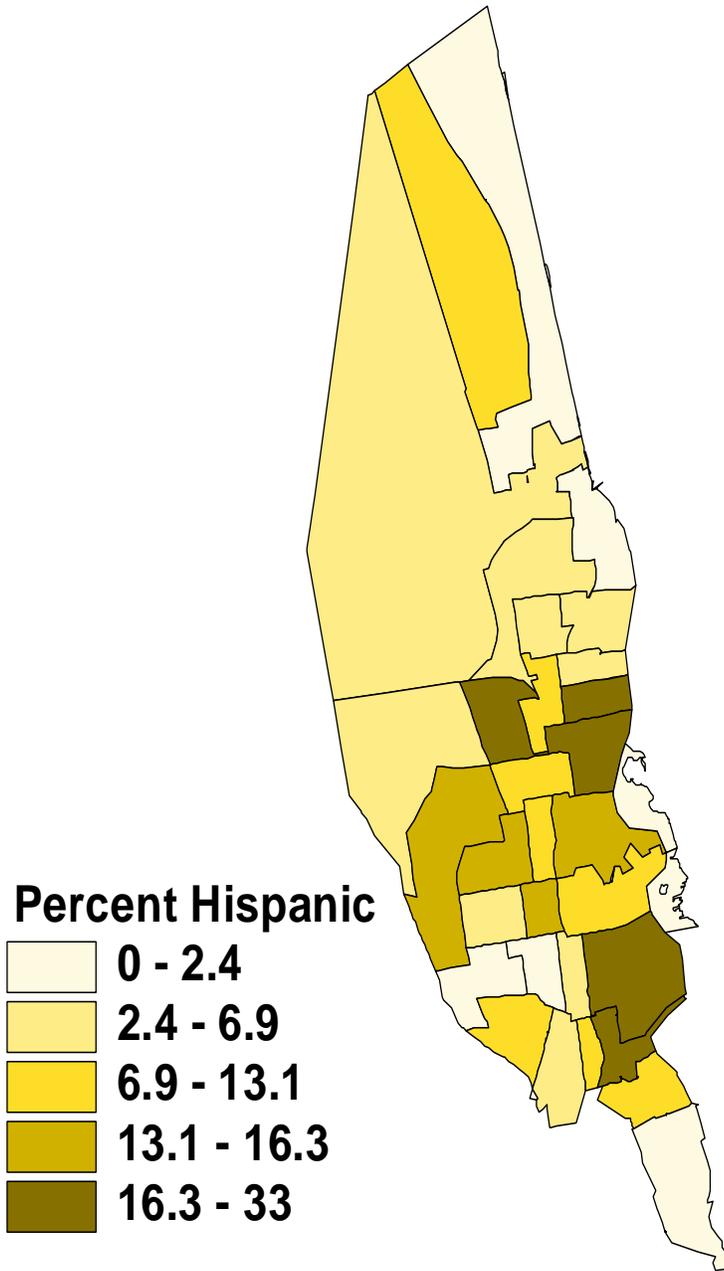
-  Non-eligible Census Tracts
-  CDBG Eligible Census Tracts



0 3,450 6,900 13,800 Feet



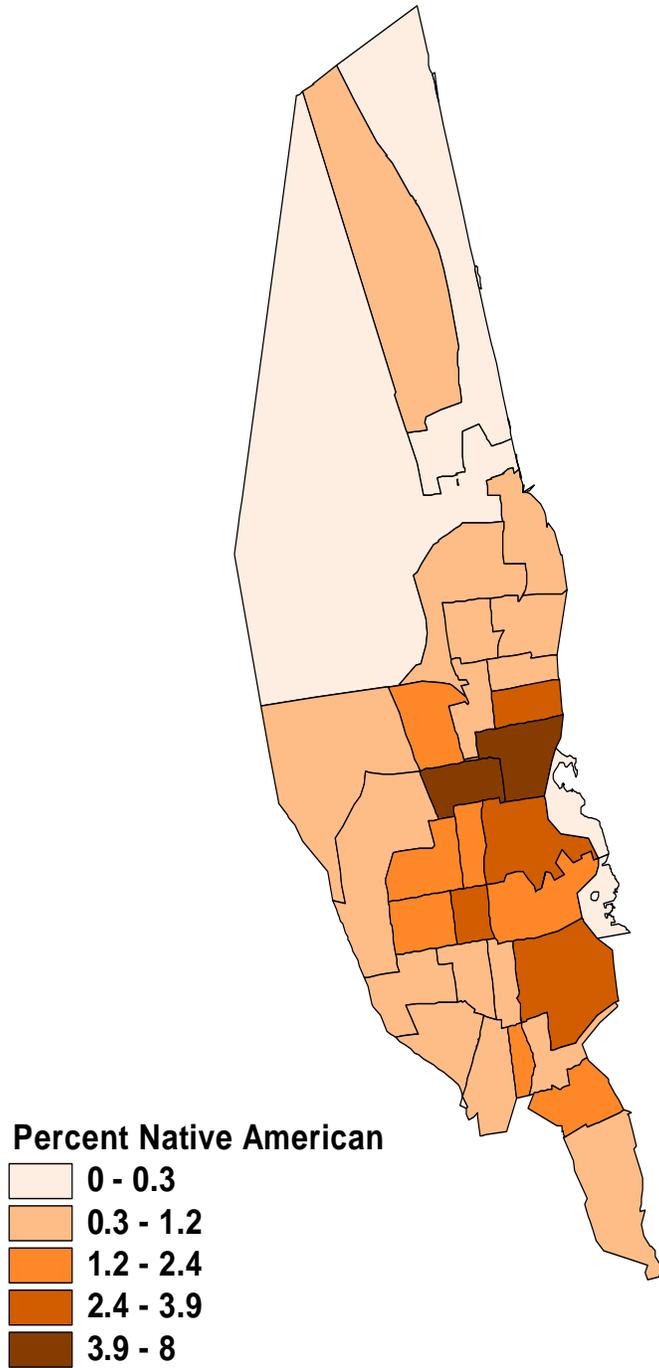
City of New Bedford, Massachusetts Percent Hispanic by Census Tract



Source: U.S. Census 2000

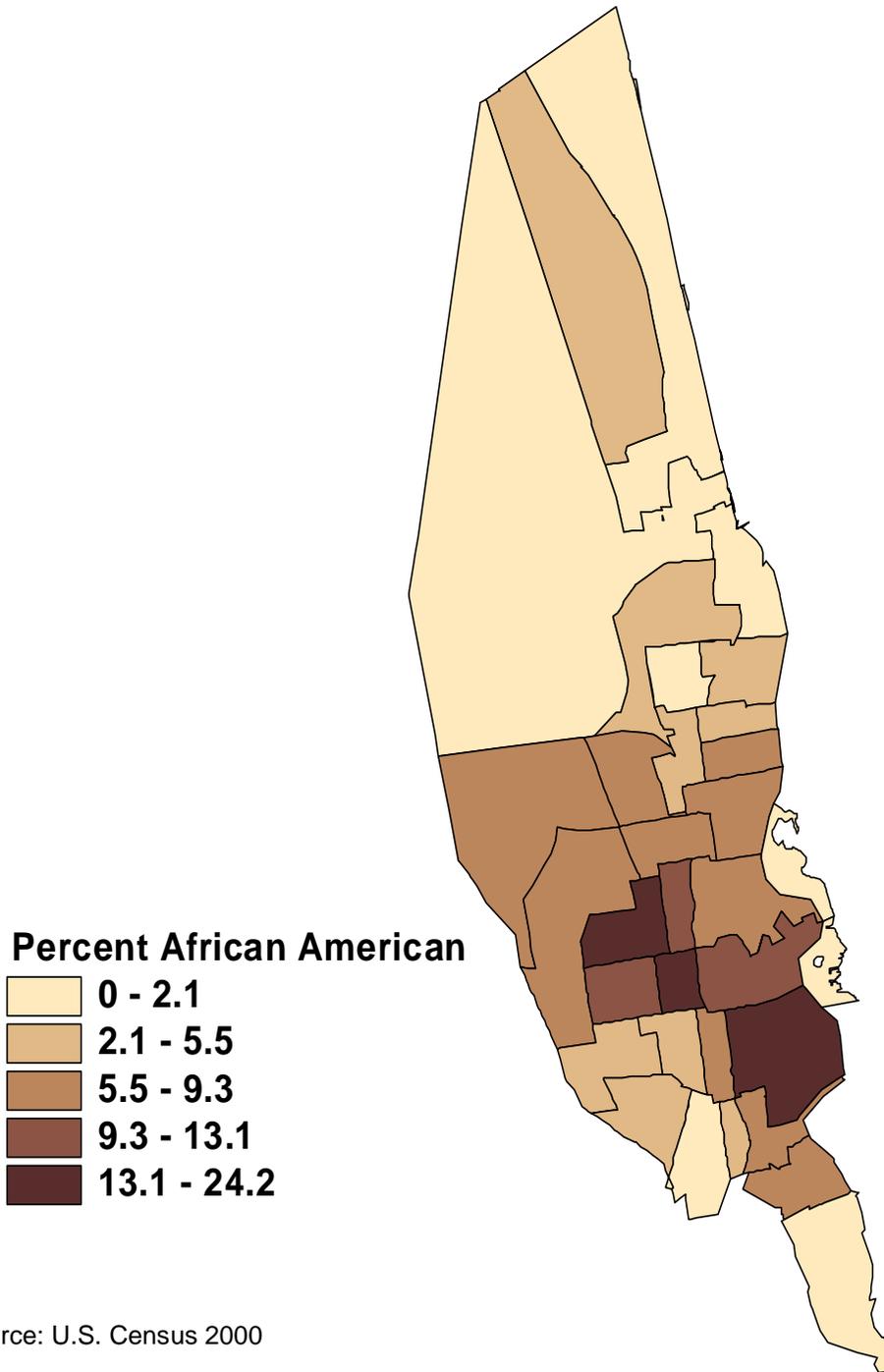
City of New Bedford, Massachusetts

Percent Native American by Census Tract



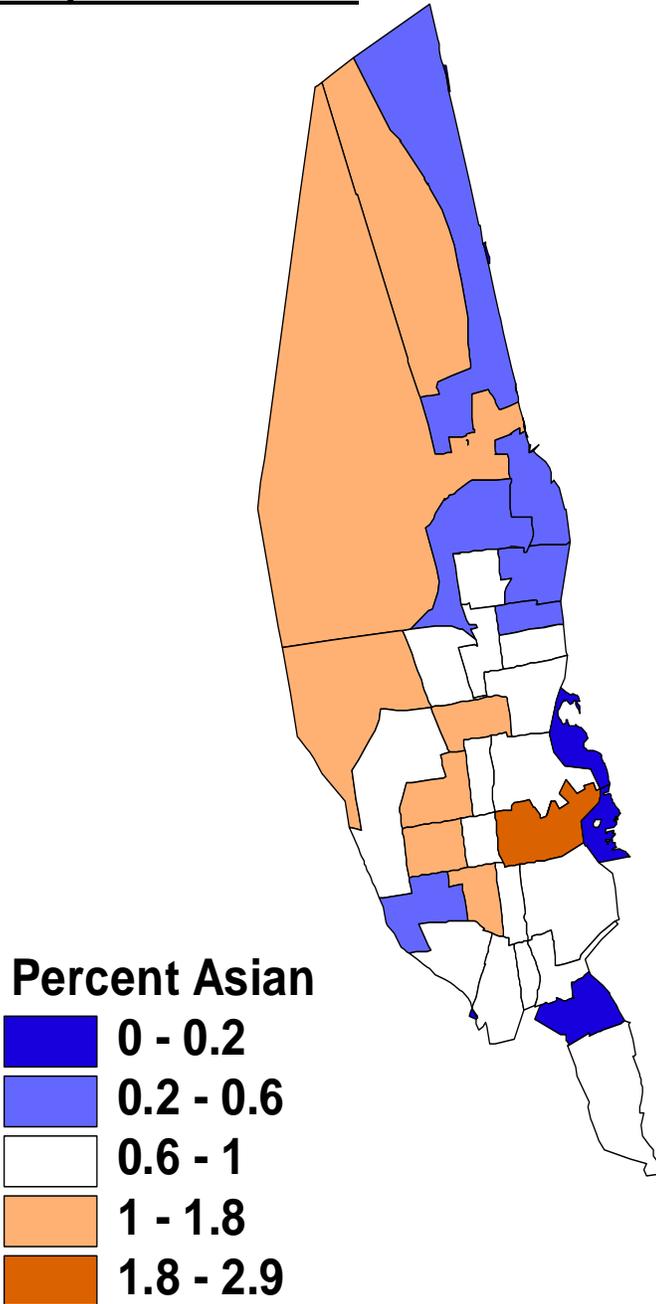
Source: U.S. Census 2000

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



Source: U.S. Census 2000

City of New Bedford, Massachusetts Percent Asian by Census Tract



Source: U.S. Census 2000

V. Listing of Proposed Projects

Included in this section are the following materials:

- Funding Sources
- HUD Application for Federal Assistance [Form 424]
- Listing of Proposed Projects

FUNDING SOURCES	
Entitlement Grant	
CDBG	\$2,549,733
ESG	\$216,474
HOME	\$750,403
HOPWA	\$0
TOTAL FY14 ENTITLEMENT	\$3,516,610
Prior Year's (FY13) Program Income (Not previously programmed or reported)	
CDBG	\$0
ESG	\$0
HOME	\$0
HOPWA	\$0
TOTAL FY13 PROGRAM INCOME	\$0
Reprogrammed Prior Year Funding	
CDBG	\$85,717
ESG	\$39,685
HOME	\$0
HOPWA	\$0
TOTAL REPROGAMMED FUNDS	\$125,402
Total Estimated Program Income	
CELF Revolving Loan Fund	\$100,000
HAND Revolving Loan Fund	\$105,000
TOTAL FY14 ESTIMATED PROGRAM INCOME	\$205,000
SECTION 108 LOAN GUARANTEE FUND	\$0
TOTAL FUNDING SOURCES	\$3,847,012
Other Funds	\$0
Submitted Proposed Project Totals	\$3,847,012
Un-Submitted Proposed Projects Totals	\$0

Application for Federal Assistance SF-424

* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify): _____
---	---	--

* 3. Date Received: _____	4. Applicant Identifier: 4600142
-------------------------------------	--

5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____
--	---

State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
---	---

8. APPLICANT INFORMATION:

* a. Legal Name: City of New Bedford	
* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-6001402	* c. Organizational DUNS: 0757191870000

d. Address:

* Street1:	133 Williams Street
Street2:	_____
* City:	New Bedford
County/Parish:	_____
* State:	MA: Massachusetts
Province:	_____
* Country:	USA: UNITED STATES
* Zip / Postal Code:	02740-86000

e. Organizational Unit:

Department Name: OHCD	Division Name: _____
---------------------------------	--------------------------------

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.	* First Name: Patrick
Middle Name: J.	_____
* Last Name: Sullivan	_____
Suffix:	_____
Title: Director	_____

Organizational Affiliation: Office of Housing and Community Development (OHCD)
--

* Telephone Number: 508 979-1500	Fax Number: 508 979-1575
---	---------------------------------

* Email: Patrick.Sullivan@newbedford-ma.gov
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Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.219

CFDA Title:

Community Development Block Grant Program

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

FY2014 Action Plan for various community development programs to help maintain the community's economic, social, and physical infrastructure.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="2,549,733.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="205,000.00"/>
* g. TOTAL	<input type="text" value="2,754,733.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

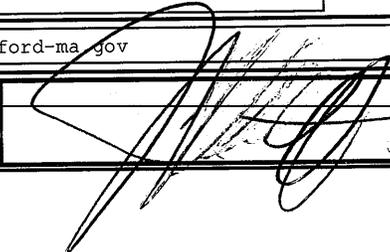
Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

Application for Federal Assistance SF-424

* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify): _____
--	--	--

* 3. Date Received: _____	4. Applicant Identifier: 4600142
------------------------------	-------------------------------------

5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____
---	--

State Use Only:

6. Date Received by State: _____	7. State Application Identifier: _____
----------------------------------	--

8. APPLICANT INFORMATION:

* a. Legal Name: City of New Bedford	
* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-6001402	* c. Organizational DUNS: 0757191870000

d. Address:

* Street1: 133 William Street
Street2: _____
* City: New Bedford
County/Parish: _____
* State: MA: Massachusetts
Province: _____
* Country: USA: UNITED STATES
* Zip / Postal Code: 02740-86000

e. Organizational Unit:

Department Name: OHCD	Division Name: _____
-----------------------	----------------------

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.	* First Name: Patrick
Middle Name: J.	
* Last Name: Sullivan	
Suffix: _____	
Title: Director	

Organizational Affiliation: Office of Housing and Community Development (OHCD)
--

* Telephone Number: 508 979-1500	Fax Number: 508 979-1575
----------------------------------	--------------------------

* Email: Patrick.Sullivan@newbedford-ma.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME Investment Partnership Program

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

FY2014 Action Plan for the expansion of affordable housing opportunities, particularly for rental housing for low and very low income households.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="750,403.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="750,403.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

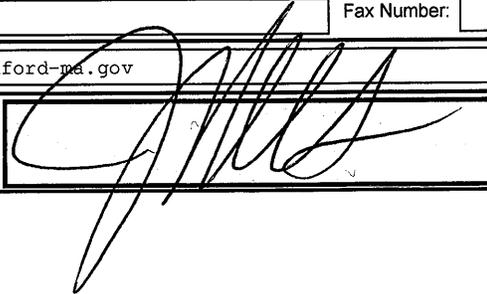
* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

Application for Federal Assistance SF-424

* 1. Type of Submission:

- Preapplication
- Application
- Changed/Corrected Application

* 2. Type of Application:

- New
- Continuation
- Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

4600142

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:

City of New Bedford

* b. Employer/Taxpayer Identification Number (EIN/TIN):

04-6001402

* c. Organizational DUNS:

0757191870000

d. Address:

* Street1:

133 William Street

Street2:

* City:

New Bedford

County/Parish:

* State:

MA: Massachusetts

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

02740-86000

e. Organizational Unit:

Department Name:

OHCD

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Mr.

* First Name:

Patrick

Middle Name:

J.

* Last Name:

Sullivan

Suffix:

Title:

Director

Organizational Affiliation:

Office of Housing and Community Development (OHCD)

* Telephone Number:

508 979-1500

Fax Number:

508 979-1575

* Email:

Patrick.Sullivan@newbedford-ma.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="216,474.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="216,474.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes
- No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

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Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of New Bedford

Priority Need

Housing

Project Title

OHCD Financial Assistance Program

Description

Deferred and low-interest loan program to assist eligible income homeowners in housing rehabilitation.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 35
HUD Matrix Code 14A	CDBG Citation 570.208
Type of Recipient Local Government	CDBG National Objective LMH
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 10	Annual Units 5
Local ID O04D	Units Upon Completion

Funding Sources:

CDBG
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding \$105,000 (RLF)
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Housing

Project Title

OHCD Emergency Repair

Description

Grant program for emergency repairs to income-eligible homeowners.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 34
HUD Matrix Code 14A	CDBG Citation 570.208
Type of Recipient Local Government	CDBG National Objective LMH
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 10	Annual Units 15
Local ID O04E	Units Upon Completion

Funding Sources:

CDBG 150,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Housing

Project Title

OHCD Deleading Program

Description

Grant reimbursement program for the removal of lead paint from residential units.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 33
HUD Matrix Code 14I	CDBG Citation 570.208
Type of Recipient Local Government	CDBG National Objective LMH
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 10	Annual Units 12
Local ID O04J	Units Upon Completion

Funding Sources:

CDBG 50,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Housing

Project Title

OHCD Housing Accessibility

Description

Grant program to provide handicapped accessibility to eligible homeowners or tenants.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 36
HUD Matrix Code 14A	CDBG Citation 570.208
Type of Recipient Local Government	CDBG National Objective LMH
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 10	Annual Units 8
Local ID O04B	Units Upon Completion

Funding Sources:

CDBG 75,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of New Bedford

Priority Need

Housing

Project Title

HOME: CHDO Set Aside

Description

Rehabilitation and/or acquisition of residential properties for affordable rental housing and home ownership opportunities for LMI first time homebuyers.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 46
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Local Government	CDBG National Objective
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 10	Annual Units 2
Local ID	Units Upon Completion

Funding Sources:

CDBG
 ESG
 HOME 115,791
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of New Bedford

Priority Need

Housing

Project Title

HOME: Neighborhoods First Program

Description

Acquisition assistance for both rental housing and ownership opportunities for first time home buyers.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 44
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Local Government	CDBG National Objective
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 10	Annual Units 12
Local ID	Units Upon Completion

Funding Sources:

CDBG
 ESG
 HOME 240,000
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of New Bedford

Priority Need

Housing

Project Title

HOME: Rental Housing Program

Description

Provide low-interest loans to for-profit and non-profit developers to renovate rental housing.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 45
HUD Matrix Code 14B	CDBG Citation 570.202
Type of Recipient Local Government	CDBG National Objective
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 10	Annual Units 8
Local ID	Units Upon Completion

Funding Sources:

CDBG
 ESG
 HOME 338,955
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Housing

Project Title

OHCD Service Delivery

Description

This program will provide services associated with the loans and grants issued via the various housing programs. Services include: intake of client applications, technical assistance, housing rehabilitation oversight, management of the revolving loan pool and all other services necessary to ensure a smooth operation of the programs.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 37
HUD Matrix Code 14H	CDBG Citation 570.202
Type of Recipient Local Government	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator	Annual Units
Local ID O04C	Units Upon Completion

Funding Sources:

CDBG 300,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Economic Development

Project Title

NBEDC Economic Development Assistance

Description

Special economic development, commercial and industrial improvements carried out by NBEDC, and financial assistance; grants, loans, loan guaranty programs, technical assistance to small and micro-enterprise businesses.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

1213 Purchase Street New Bedford, MA 02740

Objective Number	Project ID 39
HUD Matrix Code 18A	CDBG Citation 570.201(o)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMJ
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 13	Annual Units 17
Local ID O67	Units Upon Completion

Funding Sources:

CDBG	459,700
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	100,000 (RLF)
Total	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of New Bedford

Priority Need

Economic Development

Project Title

Storefront Reimbursement Grant

Description

Grants and façade business easement purchases for businesses in eligible census tracts.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Start Date(mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG 50,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need
Public Facilities

Project Title
Demolition Residential Properties

Description
Demolition of unsafe, blighted properties

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
TBA

Objective Number	Project ID 3
HUD Matrix Code 04	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective SBS
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 11	Annual Units 4
Local ID O15A	Units Upon Completion

Funding Sources:

CDBG	100,000
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need
Public Facilities

Project Title
Cape Verdean Association Cultural Center

Description
Roof Replacement on the Cape Verdean Cultural Center

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
1157 Acushnet Avenue New Bedford, MA 02745

Objective Number	Project ID 11
HUD Matrix Code 03E	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 11	Annual Units 1
Local ID N16C	Units Upon Completion

Funding Sources:

CDBG	10,200
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Public Facilities

Project Title

CABH – Sister Rose House

Description

Rehabilitation of church into homeless shelter, soup kitchen, site job training program and community open space use.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Division Street, New Bedford

Objective Number	Project ID 7
HUD Matrix Code 03E	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 11	Annual Units 1
Local ID M15B	Units Upon Completion

Funding Sources:

CDBG 50,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Public Facilities

Project Title

OHCD- New Bedford Women's Center

Description

Installation of heating system

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

County Street, New Bedford

Objective Number	Project ID 4
HUD Matrix Code 03F	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective LMA
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 11	Annual Units 1
Local ID O17A	Units Upon Completion

Funding Sources:

CDBG 40,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need
Public Facilities

Project Title
OHCD- New Bedford Port Society

Description
Installation of elevator and handicap accessibility improvements

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
Johnny Cake Hill Street, New Bedford

Objective Number	Project ID 5
HUD Matrix Code 03F	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective LMA
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 11	Annual Units 1
Local ID O17B	Units Upon Completion

Funding Sources:

CDBG	100,000
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need
Public Facilities

Project Title
OHCD – Vacant Lot Mini-Park Project

Description
Creating pocket green spaces for passive enjoyment in city-owned vacant lots in eligible census tracts.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
To be determined

Objective Number	Project ID
	7
HUD Matrix Code 03F	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective LMA
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 11	Annual Units 5
Local ID O10B	Units Upon Completion

Funding Sources:	.....
CDBG	80,000
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Public Facilities

Project Title

OHCD – CitiWorks Program

Description

Installing low-maintenance planters along commercial corridors in LMA census tracts. Providing matching seed grants to neighborhood groups and community organizations.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

To be determined

Objective Number	Project ID 6
HUD Matrix Code 03F	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective LMA
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 11	Annual Units 5
Local ID O17C	Units Upon Completion

Funding Sources:

CDBG 50,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Public Facilities

Project Title

Playground Improvements

Description

Playground Improvements

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 9
HUD Matrix Code 03E	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective LMA
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 11	Annual Units 1
Local ID O17E	Units Upon Completion

Funding Sources:

CDBG 70,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need
Public Facilities

Project Title
Harrington Park Improvements

Description
Installation of water feature "splash pad" and improvements to the basketball court.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
Corner of Tremont, Court, Newton and Elm Street New Bedford MA 02740

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Start Date(mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG	60,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need
Public Facilities

Project Title
OHCD Project Management

Description
Funding has been allocated for project management of all applicable public facility construction projects by the Office of Housing and Community Development.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
citywide

Objective Number	Project ID	Funding Sources:	
	2		.....
HUD Matrix Code	CDBG Citation	CDBG	80,000
03	570.201(c)	ESG	.....
Type of Recipient	CDBG National Objective	HOME	.....
Local Government	LMA	HOPWA	.....
Start Date (mm/dd/yyyy)	Completion Date(mm/dd/yyyy)	Total Formula	.....
7/1/2014	6/30/2015	Prior Year Funds	.....
Performance Indicator	Annual Units	Assisted Housing	.....
11	5	PHA	.....
Local ID	Units Upon Completion	Other Funding	.....
O02		Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Youth Programs

Project Title

New Bedford Art Museum - ArtMobile Summer Project

Description

Mobile education summer outreach program, taking a creative arts curriculum directly to children (aged six and older) in under-served communities at no cost to the participants.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

608 Pleasant Street New Bedford, MA 02740

Objective Number	Project ID 11
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 280
Local ID O22G	Units Upon Completion

Funding Sources:

CDBG 5,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Youth Programs

Project Title

Seasonal Training and Employment Program

Description

Seasonal work opportunities for city youth (of whom a minimum of 51% will be from low-income families) supervising recreational programs and staffing city parks, playgrounds and assisting with special events.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 18
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Local Government	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 26
Local ID O22D	Units Upon Completion

Funding Sources:

CDBG	27,000
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Youth Programs

Project Title

Recreation Summer Day Program

Description

Arts and crafts, athletics, games, field trips, lunch, and other activities (including transportation and insurance) for LMI children aged 6-12.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

650 South Rodney French Blvd New Bedford, MA

Objective Number	Project ID 17	Funding Sources: CDBG 31,000 ESG HOME HOPWA Total Formula Prior Year Funds Assisted Housing PHA Other Funding Total
HUD Matrix Code 05D	CDBG Citation 570.201(e)	
Type of Recipient Local Government	CDBG National Objective LMC	
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015	
Performance Indicator 01	Annual Units 150	
Local ID O22C	Units Upon Completion	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Youth Programs

Project Title

GREATER NEW BEDFORD BOYS' AND GIRLS' CLUB

Description

Transportation services to youth aged 7 - 18 from the north end of the City of New Bedford to the Boys' and Girls' Club for recreational/educational programs.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

166 Jenney Street New Bedford, MA 02740

Objective Number	Project ID 22
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 400
Local ID O22E	Units Upon Completion

Funding Sources:

CDBG 7,500
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Youth Programs

Project Title

DENNISON MEMORIAL COMMUNITY CENTER – Academic Excellence Program

Description

Academic assistance for LMI individuals aged 6-16.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

755 South First Street New Bedford, MA 02744

Objective Number	Project ID 15
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 138
Local ID O22P	Units Upon Completion

Funding Sources:

CDBG	15,000
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need
Public Services

Project Title
Supportive Recreation Program

Description
Provide staff for after school programs, a gymnastics program and special events for LMI youth.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
One Oneida Street New Bedford, MA

Objective Number	Project ID 19
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Local Government	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 1350
Local ID O20A	Units Upon Completion

Funding Sources:

CDBG	33,000
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Youth Programs

Project Title

New Bedford Art Museum – Teen Reach Beyond

Description

After School Arts program for teens

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

384 Acushnet Avenue New Bedford, MA 02740

Objective Number	Project ID 20
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 12
Local ID O22M	Units Upon Completion

Funding Sources:

CDBG 5,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of New Bedford

Priority Need

Youth Programs

Project Title

Dream Out Loud – Creative Careers Program

Description

Youth program that allows low income students to nurture and expand their talents and knowledge of music, publishing and theatre.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

3 South Sixth New Bedford, MA 02740

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Subrecipient Private	LMC
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG 7,000
ESG
HOME
HOPWA
Total Formula
Prior Year Funds
Assisted Housing
PHA
Other Funding
Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Youth Programs

Project Title

Team Builders – The house of Music

Description

After School Dance Program

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

593 Kempton Street New Bedford, MA 02740

Objective Number	Project ID 29
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 100
Local ID O22J	Units Upon Completion

Funding Sources:

CDBG	7,000
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of New Bedford

Priority Need

Youth Programs

Project Title

Trips for Kids – Explore Your Environment

Description

Outdoor biking program to foster environmental awareness and stewardship and to inspire inner-city youth to become responsible citizens.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

224 Brock Avenue New Bedford, MA 02744

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Subrecipient Private	LMC
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG 5,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need

Public Services

Project Title

Old Dartmouth Historical Society – Whaling Museum Youth Apprenticeship Program

Description

Providing economically disadvantaged high school students advance socially, academically and economically by providing competitive wages, job skills and life through a training program at the New Bedford Whaling Museum

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

18 Johnny Cake Hill New Bedford, MA 02740

Objective Number	Project ID 26
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 24
Local ID O220	Units Upon Completion

Funding Sources:

CDBG 8,900
ESG
HOME
HOPWA
Total Formula
Prior Year Funds
Assisted Housing
PHA
Other Funding
Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need

Senior Programs

Project Title

Art is Therapy

Description

This program will provide free art classes including the procurement of art supplies for senior citizens.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

1 Brooklawn Park New Bedford, MA 02740

Objective Number	Project ID 13
HUD Matrix Code 05A	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 100
Local ID O21D	Units Upon Completion

Funding Sources:

CDBG 7,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need
Public Services

Project Title
Community Services - Elder Services Project

Description
Provide direct service programs to elderly and disabled residents of New Bedford.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
Five community centers throughout the City

Objective Number	Project ID 16	Funding Sources: CDBG 120,150 ESG HOME HOPWA Total Formula Prior Year Funds Assisted Housing PHA Other Funding Total
HUD Matrix Code 05A	CDBG Citation 570.201(e)	
Type of Recipient Local Government	CDBG National Objective LMC	
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015	
Performance Indicator 01	Annual Units 590	
Local ID O21A	Units Upon Completion	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Senior Programs

Project Title

COASTLINE ELDERLY SERVICES INC. – Community Mainstream

Description

Continuation of Community Mainstream Resource Project which provides service resources to 60 years of age and older individuals who are homeless, veterans and those who are disabled.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

1646 Purchase Street New Bedford, MA 02740

Objective Number	Project ID 14
HUD Matrix Code 05A	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 130
Local ID O21C	Units Upon Completion

Funding Sources:

CDBG 10,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Youth Programs

Project Title

YMCA – Youth Without Limits

Description

Provide youth with accessibility to physical activities and cultural enrichment experiences.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

20th South Sixth Street New Bedford, MA 02740

Objective Number	Project ID 32
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 36
Local ID O31A	Units Upon Completion

Funding Sources:

CDBG	5,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Public Services

Project Title

Easter Seals – Training and Technology Center

Description

Provide computer assisted reading instruction for ESL and Bi-lingual students as well as students with special needs including those with ADHD, dyslexia and other learning disabilities.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

256 Union Street, New Bedford, MA

Objective Number	Project ID 21
HUD Matrix Code 05B	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 40
Local ID O23B	Units Upon Completion

Funding Sources:

CDBG	7,000
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need

Public Services

Project Title

ACCESS FOR COMMUNITY ENHANCEMENT SERVICES, INC. - Recreation and Social Activities for People with Disabilities

Description

Recreational and social activities to individuals with developmental and disabilities including monthly dances, access to local summer camps and financial assistance toward recreation activities.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

794 Purchase Street New Bedford, MA 02740

Objective Number	Project ID 10
HUD Matrix Code 05B	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 165
Local ID O23A	Units Upon Completion

Funding Sources:

CDBG 2,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need

Public Services

Project Title

Friends of SMEC/PSILL Inc., Transportation Resources for Community Inclusion

Description

Transportation resources for adults with mental retardation or developmental disabilities.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

693 Purchase Street New Bedford, MA 02740

Objective Number	Project ID 27
HUD Matrix Code 05B	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 40
Local ID O23C	Units Upon Completion

Funding Sources:

CDBG 5,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need

Public Services

Project Title

Farmer's Market at Clasky Common

Description

Improve nutritional eating habits of LMI families by providing vouchers to be used to purchase fruits and vegetables at the farmer's market at Clasky Common.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Clasky Common Park

Objective Number	Project ID 25
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 400
Local ID O28D	Units Upon Completion

Funding Sources:

CDBG 5,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need

Public Services

Project Title

UNITED WAY / HUNGER COMMISSION – Hunger Relief Project

Description

Provision of turkeys for Thanksgiving holiday distribution to LMI individuals and families through local shelter agencies.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

105 William Street New Bedford, MA 02740

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Subrecipient Private	LMC
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG \$5,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need

Public Services

Project Title

Immigrants Assistance Center, Inc. – Ombudsman Services for Non-English Residents

Description

Information for referral, advocacy, translation, interpretation, Citizenship information and assistance, housing, fuel assistance, health services, legal services, educational programs, job placement, counseling and assistance to meet clients' health, social and economic needs.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

58 Carpo Street New Bedford, MA. 02740

Objective Number	Project ID	Funding Sources:
HUD Matrix Code	CDBG Citation	
Type of Recipient	CDBG National Objective	
Subrecipient Private	LMC	
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)	
Performance Indicator	Annual Units	
Local ID	Units Upon Completion	
O5	570.201(e)	CDBG \$8,000
570.500(c)		ESG
7/1/2014	6/30/2015	HOME
01	750	HOPWA
O26B		Total Formula
		Prior Year Funds
		Assisted Housing
		PHA
		Other Funding
		Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need
Public Services

Project Title
SOUTH COASTAL COUNTIES LEGAL SERVICES - Housing Law Project

Description
Information for referral, advocacy, translation, interpretation, Citizenship information and assistance, housing, fuel assistance, health services, legal services, educational programs, job placement, counseling and assistance to meet clients' health, social and economic needs.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
TBD New Bedford, MA 02740

Objective Number	Project ID 28
HUD Matrix Code 05C	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 125
Local ID O27A	Units Upon Completion

Funding Sources:

CDBG	10,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name: City of New Bedford

Priority Need

Public Services

Project Title

NEW BEDFORD POLICE DEPARTMENT- Domestic Violence Intern Coordinator Project

Description

Retention of an intern coordinator to handle the administrative workload of the unit and to supervise and schedule interns, coordinating the efforts of other interns and assisting all police department personnel in the paperwork/reports that accompany domestic violence cases and the successful prosecution of the domestic violence offenders.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 24
HUD Matrix Code 05G	CDBG Citation 570.201(e)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units 2,500
Local ID O25A	Units Upon Completion

Funding Sources:

CDBG \$25,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Homeless & HIV/AIDS

Project Title

ESG – Homeless Prevention

Description

Homeless Prevention Activities

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

New Bedford, MA

Objective Number	Project ID 42
HUD Matrix Code 03C	CDBG Citation 570.201(c)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG
 ESG \$51,000
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Homeless & HIV/AIDS

Project Title

ESG – Rapid ReHousing

Description

Rapid ReHousing Activities

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

New Bedford, MA

Objective Number	Project ID 40
HUD Matrix Code 03C	CDBG Citation 570.201(c)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG	.....
ESG	\$58,550
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	.....

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Homeless & HIV/AIDS

Project Title

ESG – Shelter Operations

Description

Operation costs associated with emergency shelters

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

New Bedford, MA

Objective Number	Project ID 40
HUD Matrix Code 03C	CDBG Citation 570.201(c)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG
 ESG \$130,374
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of New Bedford

Priority Need

Planning & Administration

Project Title

Administration

Description

CDBG Planning and Administration for staff, planning, monitoring, and citizen participation.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 1
HUD Matrix Code 21A	CDBG Citation 570.206
Type of Recipient Local Government	CDBG National Objective
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator	Annual Units
Local ID 001A	Units Upon Completion

Funding Sources:

CDBG 550,000
 ESG
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name: City of New Bedford

Priority Need

Homeless & HIV/AIDS

Project Title

ESG – Admin

Description

ESG Admin Activities

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

New Bedford, MA

Objective Number	Project ID 43
HUD Matrix Code 03C	CDBG Citation 570.201(c)
Type of Recipient Subrecipient Private 570.500(c)	CDBG National Objective LMC
Start Date(mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator 01	Annual Units
Local ID	Units Upon Completion

Funding Sources:

CDBG
 ESG \$16,235
 HOME
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of New Bedford

Priority Need

Housing

Project Title

HOME: Administration

Description

10% allocation for administration of the HOME program.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

Citywide

Objective Number	Project ID 47
HUD Matrix Code 21H	CDBG Citation
Type of Recipient Local Government	CDBG National Objective
Start Date (mm/dd/yyyy) 7/1/2014	Completion Date (mm/dd/yyyy) 6/30/2015
Performance Indicator	Annual Units
Local ID 001C	Units Upon Completion

Funding Sources:

CDBG
 ESG
 HOME 75,040
 HOPWA
 Total Formula
 Prior Year Funds
 Assisted Housing
 PHA
 Other Funding
 Total

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

VI. Program Certifications

The following pages in this section include prepared certifications executed in accordance with the applicable statutes and regulations governing the Consolidated Plan.



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- | |
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| <input type="checkbox"/> This certification does not apply. |
| <input checked="" type="checkbox"/> This certification is applicable. |

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Jurisdiction

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

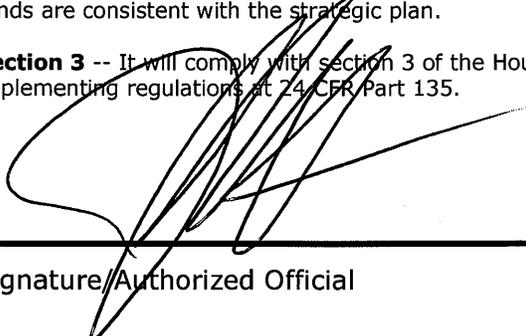
If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



4.28.2014

Signature/Authorized Official

Date

Jonathan F. Mitchell

Name

Mayor

Title

133 William Street

Address

New Bedford, MA 02740

City/State/Zip

508.979.1410

Telephone Number

- | |
|--|
| <input type="checkbox"/> This certification does not apply. |
| <input checked="" type="checkbox"/> This certification is applicable. |

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2012, 2013, 2014, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Jurisdiction

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.



4.28.2014

Signature/Authorized Official

Date

Jonathan F. Mitchell

Name

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<input type="checkbox"/> This certification does not apply.
<input checked="" type="checkbox"/> This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



4.28.2014

Signature/Authorized Official

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<input type="checkbox"/> This certification does not apply.
<input checked="" type="checkbox"/> This certification is applicable.

Specific HOME Certifications

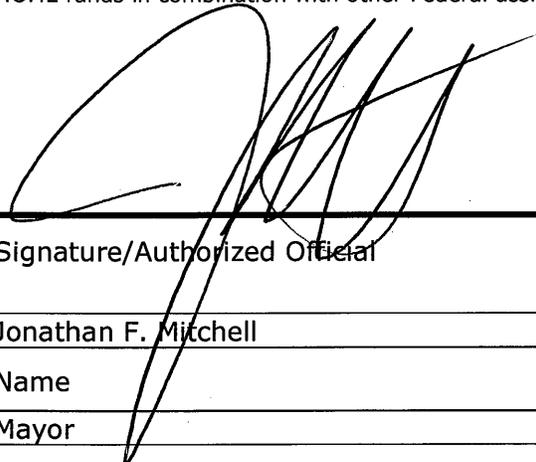
The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

4.28.2014

Date

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City/State/Zip

508.979.1410

Telephone Number

<input type="checkbox"/> This certification does not apply. <input checked="" type="checkbox"/> This certification is applicable.
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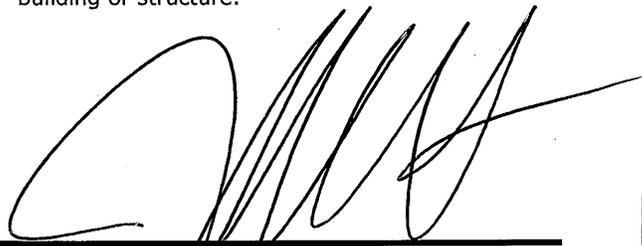
HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



4.28.2014

Signature/Authorized Official

Date

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Name

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508.979.1410

Telephone Number

- This certification does not apply.
 This certification is applicable.

ESG Certifications

I, Jonathan F Mitchell, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official

4.28.2014
Date

Jonathan F. Mitchell

Name

Mayor

Title

133 William Street

Address

New Bedford, MA 02740

City/State/Zip

508.979.1410

Telephone Number

<input type="checkbox"/> This certification does not apply. <input checked="" type="checkbox"/> This certification is applicable.
--

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

- By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
 The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
 Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
 Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
 If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
- The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
Office of Housing & Com Dev	608 Pleasant St.	New Bedford	Bristol	MA	02740

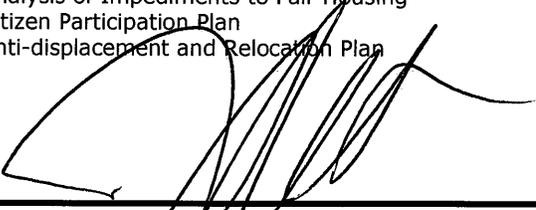
Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

Jurisdiction

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



4.28.2014

Signature/Authorized Official

Date

Jonathan F. Mitchell

Name

Mayor

Title

133 William Street

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City/State/Zip

508.979.1410

Telephone Number

VII. Appendicies

This section of the 2014 *Action Plan* includes public hearing minutes and public comments generated and submitted to the Office of Housing & Community Development during the 30-day review period ending April 21, 2014.

PUBLIC HEARING COMMENTS:

**MINUTES
of
PUBLIC MEETINGS**

FY2014 ACTION PLAN

COMMUNITY FORUM

Office of Housing and Community Development

Wednesday, January 8, 2014

Registered Public Meeting Attendees: Patrick Sullivan, Joseph Maia, OHCD; Christina Connelly, Mayor's Office; Henry G. Bousquet, Councilor Ward 3; Dana Rebeiro, Councilor Ward 4; Mary Rapoza, City of New Bedford Department of Park, Recreation and Beaches; Debra Lee, Pamela Amaral- Lema, City of New Bedford Council on Aging; Steve Montembault, Southeast Regional Network; Bernadette Souza, Trips for Kids; Joanne Rego, ACCESS for Community Enhancement Services; Norma Alvarez, Northstar Learning Centers; Gail Fortes, YWCA Nicholas Gomes, George Reul, Allen Moore; Emmanuel Fernandes;

The meeting began at 6:15pm.

Patrick Sullivan, Director of the Office of Housing and Community Development Department (OHCD) welcomed the attendees, stated the purpose of the meeting and acknowledged Christina Connelly from the Mayor's Office, Henry G. Bousquet, Councilor Ward 3 and Dana Rebeiro, Councilor Ward 4.

Patrick Sullivan, Director and Joseph Maia, Community Development Coordinator, of the Office of Housing and Community Development (OHCD) delivered the PowerPoint presentation on the Consolidated Plan and the Action Plan. The presentation summarized the mission of OHCD and its federal funding sources, described eligible and ineligible activities, discussed projected budgets, and highlighted recent housing and community development projects funded with CDBG, HOME, and ESG funds.

Mr. Sullivan presented the Action Plan calendar and the important dates of the Action Plan process, including the technical assistance workshop. Mr. Sullivan then opened up the floor for questions and comments.

Henry Bousquet Councilor Ward 3 asked if Rev. Russ Chamberlin has applied for funding under the Emergency Solutions Grant (ESG) program.

Mr. Sullivan said he has not.

Henry Bousquet Councilor Ward 3 asked if a program like EGS can provide emergency services during the cold weather.

Mr. Sullivan said that it is certainly possible – we fund other programs under the ESG.

Nicolas Gomes introduced himself to the attendees as practicing attorney who is not a New Bedford resident but has many New Bedford clients and is acting on behalf of them. All questions by Mr. Gomes were related to the CDBG program. Mr. Gomes asked if an applicant can submit in one proposal and apply for multiple programs such as Rental Housing Rehab program, Housing Accessibility program and the Lead program all on the same request for proposal.

Mr. Sullivan said that this issue was not clarified during the presentation. The programs mentioned by Mr. Gomes are programs that are administered during the course of the year. A portion of CDBG dollars are set aside for such programs as the Handicap Accessibility program, Lead program, the First Time Homebuyer program and Rental Housing Program. Funds are available during the course of the year and applicants can apply directly to our OHCD. This is not a formal process.

Nicolas Gomes said that if a property is vacant or abandoned, the owner cannot qualify as an owner occupied person. In that circumstance I would say that the best eligible program would be the Rental Housing program. Would you agree?

Mr. Sullivan said yes.

Nicolas Gomes said that the Rental Housing Rehabilitation program is a loan based program. Mr. Gomes then asked if there are any early termination penalties if an applicant receives a loan, work is performed and a mortgage / lien is placed on the property? If the property owner sells the property and the funds are available from the buyer to pay off the mortgage are there any penalties?

Mr. Sullivan said that there are no penalties but one of the provisions of that program states that depending on the level of funding there is a certain percentage units that must be dedicated to low and moderate income persons. Depending on the level of assistance, this could be 5 to 10 years regardless if the property is sold or not. Mr. Sullivan stated that we do not want to invest federal dollars to rehabilitate a property and in two years the property sold and those units are no longer preserved for low and moderate income families. There is no penalty for the sale of the property but the deed restriction remains on the property for the term depending on the level of assistance.

Nicolas Gomes said that the following question is related the First Time Homebuyer program. Mr. Gomes first acknowledged that the applicant must qualify for the loan and meet the income guidelines. Mr. Gomes then asked if there is a maximum amount of money or value of the property in that the applicant must meet or is it a part of qualifying for the mortgage.

Mr. Sullivan said that it is part of qualifying. The OHCD is consistent with the private sector in terms of the underwriting criteria and has seven local lenders that participate in our programs and provide technical guidance. There is no cap on the price of the home. Mr. Sullivan elaborated further and stated that it would be contingent upon their income levels, so there is a built in cap because the income levels are capped. If an applicant's income is 80% or more of the median income then they would not qualify for the program.

Nicolas Gomes asked what is the average value of a property that a first time homebuyer was able to purchase.

Mr. Sullivan said that it is really dependant on the fact that a buyer may purchase a single, two and three family home. For example, a two or three family home can utilize the rental income to assist with the mortgage payments. It would be hard to give a definitive answer.

Nicolas Gomes asked for further detail in regard to the Micro Enterprise Development program.

Mr. Sullivan said that the OHCD provides funding to the New Bedford Economic Development Council (NBEDC) for the Micro Enterprise program. In order to be considered a Micro Enterprise under HUD's definition, a business must have 5 or fewer employees, one of which is the owner and the owner is low and moderate income. The Micro Enterprise program is geared for smaller types of businesses. In the

past, the following small businesses have been funded: pizza parlor, beauty salon, and a daycare center. Mr. Sullivan explained that there is an underwriting criteria and a business plan requirement. The NBEDC provides a variety of technical assistance to potential small business owners.

Allen Moore said that has a few questions about the loan programs for home owners who are low and moderate income. Mr. Moore stated that there are many homeowners that under water in their homes and unable to invest more money into their homes. Also, he wanted to keep tax payers in the city that are low income and trying to maintain. Are there any grant programs available for homeowners to fix their homes (i.e. roofs)?

Allen Moore said that his second question is about economic development and funding for infrared technology for repairing potholes. Is there financing available to purchase infrared technology? Mr. Moore stated that he would like to see some incentives for hard working people that are low income or are minorities.

Mr. Sullivan said that there are funds available through the New Bedford Economic Development Council. If a private business was interested in opening a new business and wanted to utilize new technology, they can meet with the Economic Development Council to present their business plan and model for funding. The Economic Development Council has assisted many entrepreneurs throughout the years to fund creative technology products. Those resources are currently available.

Mr. Sullivan said that the OHCD has a variety of grant programs available to homeowners. The OHCD has an Emergency Repair grant program up to \$5,000 for various repairs (i.e. roof, heating system and etc.). The OHCD also has a Handicap Accessibility grant up to \$8,500 for a handicap ramp, modifications to your bathroom and entryways for greater mobility. Finally, the OHCD has a Lead Paint Re-Imbursement program that provides a grant up to \$2,500 per unit or if you have a 3 unit building, you can access \$7,500.

Allen Moore said that the application process and guidelines have made it almost impossible to qualify for certain programs. Mr. Moore also stated that he is currently laid off but in the past was able to make \$40,000 and was unable to qualify for certain programs. According to Mr. Moore, the programs have too much red tape and people cannot get their properties repaired, stay in their homes, beautify the city and create jobs.

Mr. Sullivan said that he would be happy to sit down and discuss any problems that are encountered with the application process and address any questions or concerns. Mr. Sullivan further noted that the OHCD has helped hundreds of people this year with programs and services. In terms of the income limits, the OHCD is unable to do anything about this matter because income limits are established by HUD. If an applicant is over income, the OHCD is unable to provide assistance.

Debra Lee of the City of New Bedford Council on Aging said that the COA has received CDBG funding in the past for programs and services. Also, a COA volunteer would like to explain how CDBG funds have benefited seniors overall and especially at the Buttonwood Senior Center.

George Reul said that he has been an Outreach Program worker at the Buttonwood Senior Center for the past 6 months. He spoke in support of extending the hours of operation at the Buttonwood Senior Center because of the increased need by seniors. Mr Reul stated that if a senior has a problem on Monday when the center is closed, the senior must wait until Wednesday for assistance. Also, volunteers at the COA provide a vital services and assistance to seniors. The COA is a home away from home for many seniors.

Mr. Sullivan said that we certainly appreciate your service and comments.

Debra Lee of the City of New Bedford Council on Aging said that the COA operates 5 senior centers throughout the City that are funded in part by the City, CDBG and EOE. We have a number of COA volunteers and this work gives them purpose and meaning in life. Without this funding, the COA would not be able to provide these services and make a difference in seniors' lives. Our mission is to increase the quality of life and keep seniors active in the community. Ms. Lee then read a letter from one of the volunteers at Hillman Street that stressed the importance of community connection, the reach out program and that the COA sites are a safe warm place.

Steve Montebault of NEBCOA praised the OHCD for its great work and support. NEBCOA has received a number of HUD funded programs. The Harbour House receives ESG funding for the cost of utilities and transportation for homeless families. The Women's Residential program received funding to help young mothers recovering from addiction with case management and low income housing. Also, NEBCOA has received HOME funds to rehabilitate a property to create affordable housing. Finally, the Family Preservation program received McKinney-Vento funds to create affordable housing. Steve thanked the City for its support.

Dana Rebeiro Councilor Ward 4 asked Mr. Sullivan to provide examples of micro enterprise businesses that were established as a direct result of the grant funds (i.e. pizza parlor)?

Mr. Sullivan said that the micro enterprise program is administered through the Economic Development Council and not through the OHCD office. At this time, I do not have an exact list of business created.

Dana Rebeiro Councilor Ward 4 suggested that peer to peer assistance between business owners who have successfully filed and benefited from Economic Development assistance and new applicants who are in the process of filing the micro enterprise paperwork would be beneficial.

Allen Moore said that an agency call SCORE already exists for this purpose. The agency is staff by retired businessmen who volunteer their time to help applicants file for Economic Development programs.

Emmanuel Fernandes said that his mother has a vacant property in the city and has been attempting to secure assistance through the OHCD to rehabilitate the home and rent to low income families. My housing rehabilitation application has already been submitted but I noticed a February 7th deadline. Is my previous application sufficient or should another application be filed for consideration.

Mr. Sullivan said that the housing rehabilitation programs have a separate application form. This deadline in the RFP application does not apply to your housing project. Mr. Sullivan emphasized again that Housing Rehabilitation, the HOME, Lead Paint, First Time Homebuyer and Handicap Accessibility program applications are accepted year round and on a rolling basis. The application that you already submitted is sufficient.

Finally, the proposal schedule was restated and the RFP's are available at the OHCD office and on the website and the technical assistance workshops are scheduled for January 10th.

Mr. Sullivan thanked everyone for coming and adjourned the meeting at 7:30pm.

FY2014 ACTION PLAN

COMMUNITY FORUM

Office of Housing and Community Development

Thursday, January 9, 2014

Registered Public Meeting Attendees: Patrick Sullivan, Joseph Maia, OHCD; Kristine Arsenault, Mayor's Office; Joseph P. Lopes, Councillor Ward 6; Cynthia Wallquist, City of New Bedford Community Services; Ross Moran, City of New Bedford Department of Park, Recreation and Beaches; Robert Souza, Far North End Neighborhood Association; Ken Resendes, Bullard Street Neighborhood Association; Helena DaSilva Hughes, Immigrants Assistance Center; Charles Whitin, Whaling Museum; Russ Buckley, Boys and Girls Club; Pamela MacLeod-Lima, The Women's Center; Shelly Correia, Harbour House; Lise Reed, Carmen Viruet, Southeast Massachusetts Council on Addiction; Susan Nagl, Michelle DuBois, South Coastal Counties Legal Services; Pat Foster, Coastline Elderly Services, Inc.; John McCoy, Jordan Torres

The meeting began at 6:10pm.

Patrick Sullivan, Director of the Office of Housing and Community Development Department (OHCD) welcomed the attendees, stated the purpose of the meeting and acknowledged Christina Connelly from the Mayor's Office, Henry G. Bousquet, Councilor Ward 3 and Dana Rebeiro, Councilor Ward 4.

Patrick Sullivan, Director and Joseph Maia, Community Development Coordinator, of the Office of Housing and Community Development (OHCD) delivered the PowerPoint presentation on the Consolidated Plan and the Action Plan. The presentation summarized the mission of OHCD and its federal funding sources, described eligible and ineligible activities, discussed projected budgets, and highlighted recent housing and community development projects funded with CDBG, HOME, and ESG funds.

Mr. Sullivan presented the Action Plan calendar and the important dates of the Action Plan process, including the technical assistance workshop. Mr. Sullivan then opened up the floor for questions and comments.

A woman who did not identify herself asked if an agency can file for two different CDBG grants within the same program year.

Mr. Sullivan said yes.

Pamela MacLeod-Lima of the Women's Center said that it seems that HUD is now interested supporting rapid re-housing and permanent housing programs but is no longer willing to support emergency shelter programs. Ms. MacLeod-Lima asked if HUD consulted with various groups such as women's shelters prior to changing policy direction away from emergency shelter programs.

Mr. Sullivan said that the Obama administration developed a national strategic plan to prevent and end homelessness call "Opening Doors". In this plan, the current administration issued a number of new mandates and models with the goal of ending homelessness by 2015. HUD has changed focus way from emergency shelters programs and toward supporting rapid re-housing and permanent housing programs. Mr. Sullivan suggested that agencies contact their local congressional representative and provide their input on the issue.

Pamela MacLeod-Lima of the Women's Center said that there is a major disconnect between what is happening on the street vs. what is actually needed.

Mr. Sullivan said that HUD is moving away from emergency shelter programs and toward supporting rapid re-housing and permanent housing programs.

Pamela MacLeod-Lima of the Women's Center asked if Rev. Russ Chamberlin has applied for funding under the Emergency Solutions Grant (ESG) program.

Mr. Sullivan said that the same question was asked last night during the Annual Action Plan community forum session. Rev. Russ Chamberlin should be aware of the ESG program.

Pamela MacLeod-Lima of the Women's Center asked if CDBG funds can be used for sidewalk repair work.

Mr. Sullivan said yes.

Pamela MacLeod-Lima of the Women's Center said that kids routinely vandalize the Riverside Park and is unsure if the surveillance cameras are always in operation.

Mr. Sullivan said that he would speak with the appropriate city department about the issue.

Lise Reed of the Southeast Massachusetts Council on Addiction said that the HUD income and rental limits for the ESG program continue to decline and this is a cause for concern.

Mr. Sullivan acknowledged that income limits have been declining for the past few years.

Lise Reed of the Southeast Massachusetts Council on Addiction asked who is responsible for setting income limits and are those limits that same throughout the country?

Mr. Sullivan said that income limits are set by the federal government and according to the Metropolitan Statistical Area. Income limits are established by using census data for a particular geographic area. Mr. Sullivan once again acknowledged that income limits and fair market rents are declining and this is posing a challenge for programs.

Lise Reed of the Southeast Massachusetts Council on Addiction said that when an individual's income increases, they are at risk of not being eligible for a program or services.

Mr. Sullivan said that today marks the 50th anniversary against poverty.

Kristine Arsenault of the Mayor's Office asked if a particular agency can advocate for a specific program to receive additional funds after the public comment period.

Michelle DuBois of South Coastal Counties Legal Services asked when reviewing RFPs for programs and services are they evaluated according to the city's funding priorities and is there a certain percentage breakdown for funding programs.

Mr. Sullivan said that the OHCD reviews RFPs against our funding priorities.

Michelle DuBois of South Coastal Counties Legal Services asked if public services are capped at 15% because of a federal or location requirement.

Mr. Sullivan said that public services are capped at 15% because it is HUD requirement.

Pamela MacLeod-Lima of the Women's Center asked what is the minimum funding amount for ESG projects.

Mr. Sullivan said that in the past the OHCD did set a funding limit on ESG projects. This requirement is no longer in place.

Russ Buckley of the Boys and Girls Club asked if the OHCD could make the HUD income and rental housing limit charts available.

Finally, the proposal schedule was restated and the RFP's are available at the OHCD office and on the website and the technical assistance workshops are scheduled for January 10th.

Mr. Sullivan thanked everyone for coming and adjourned the meeting at 7:15pm.



Coastline Elderly Services, Inc.

1646 Purchase Street | New Bedford, MA 02740-6819

March 21, 2014

Mr. Patrick Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
2nd Floor
New Bedford, MA 02740

Letter of Support

Dear Mr. Sullivan:

Coastline Elderly Services, Inc. is pleased to lend its support to the Office of Housing and Community Development on the One Year Action Plan. Coastline has had the opportunity to review the Draft Action Plan which clearly demonstrates the city's commitment in ensuring that services and programs are able to assist many individuals throughout the City of New Bedford, including revitalization of the city for continued growth.

Funding from the Office of Housing and Community Development has allowed Coastline to provide the Community Mainstream Resources program that assists in decreasing homelessness by linking individuals to federal resources, and funds have also allowed many agencies throughout the city the opportunity to meet the identified needs included in the City's Five-Year Consolidated Plan.

The Plan addresses the priorities and objectives as demonstrated in the City of New Bedford's initiatives. Coastline wholeheartedly supports this plan.

Sincerely,

A handwritten signature in cursive script that reads "Paula Shiner".

Paula Shiner
Chief Executive Officer

Acushnet | Dartmouth | Fairhaven | Gosnold | Marion | Mattapoisett | New Bedford | Rochester

www.coastlineelderly.org

T: 508.999.6400
F: 508.993.6510

www.800ageinfo.com
1.800.243.4636



DEPARTMENT OF COMMUNITY SERVICES
COUNCIL ON AGING DIVISION

CITY OF NEW BEDFORD
JONATHAN F. MITCHELL, MAYOR

COUNCIL ON
AGING
181 HILLMAN
STREET
NEW BEDFORD, MA
02740
TEL: 508.991.6250
FAX: 508.979.1514

SENIORSCOPE
NEWSPAPER
181 HILLMAN STREET
BLDG. 9
NEW BEDFORD, MA
02740
TEL: 508.979.1510
508.979.1544
FAX: 508.979.1514

BUTTONWOOD
CENTER
1 ONEIDA STREET
NEW BEDFORD, MA
02740
TEL: 508.991.6170
EXT. 5
FAX: 508.
979.1726

BROOKLAWN
CENTER
1997 ACUSHNET
AVE.
NEW BEDFORD, MA
02745
TEL: 508.961-3100

DOWNTOWN
CENTER
725 PLEASANT
STREET
NEW BEDFORD, MA
02740
TEL: 508.991.6155
FAX: 508.979.1797
TTY: 508.979.1796

HAZELWOOD
CENTER
553 BROCK AVE.
NEW BEDFORD, MA
02744
TEL: 508.991.6208
FAX: 508.961.6163

SENIOR TRAVEL
PROGRAM

April 2, 2014

Office of Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Patrick Sullivan:

I have reviewed the Draft FY 2014 Action Plan and am very pleased by the programs that are being funded and the amount of people who are being reached as a result. These funds continue to help to develop recreational and therapeutic programming for our city's Senior population. These programs continue to keep our elder population engaged and allow them the opportunity to continue to be contributing members to the society of New Bedford as a whole.

As representatives to the senior population of the city of New Bedford, we can attest to the funding being used to greatly enhance and improve the overall quality of life for this very significant portion of the city's population.

It is the Council on Aging's hope that future Action Plans will continue to include 'Senior's' as a priority and provide support for vital programs and services. We are most appreciative for the funding that we receive, and fully realize that your careful consideration of our needs and how best to meet the growing needs of the city at large is a tall task for certain. Thank you again for all you have done and continue to do.

Sincerely

Debra L. Lee, MDIV, MPA
Director of the New Bedford Council on Aging

Cc: Council on Aging Board
Cynthia Wallquist

DENNISON MEMORIAL COMMUNITY CENTER

755 SOUTH FIRST STREET
NEW BEDFORD, MA 02744
508-996-2691

A UNITED WAY AGENCY

INCORPORATED 1868

www.dennisoncommunity.org

March 23, 2014

Patrick J. Sullivan, Director
Office of Planning, Housing and Community Development
608 Pleasant Street
New Bedford, MA. 02740

To whom it may concern:

At the Dennison Memorial Community Center we have seen the monumental positive impact of the Community Development Block Grant program throughout the city of New Bedford. It has certainly allowed our center, located in one of the most economically deprived neighborhoods, to offer a great deal more to hundreds of our children and teens. The programs and activities we direct every day are only possible with the addition of CDBG funding.

Throughout our history of offering out-of-school programs we have had the opportunity to see the tremendous difference we feel our programs made in our participants lives. These positive factors have carried them through a lifetime of difficult decisions in an area with so many negative influences that they must overcome.

We have reviewed the Draft Action Plan and wish to take the opportunity to express our strong approval of the plan put forth. Our support for Patrick J. Sullivan, Director, Office of Housing & Community Development is immeasurable as we have always viewed him as one of the top individuals in every aspect and a great representative for those who most need the services.

Our current funding from the CDBG program is directed at our Academic Excellence Program. The academic statistics and dropout rate in the cities schools are shockingly deficient and we have made it our mission to do everything we can to combat this.

The Office of Housing & Community Development has been our key partner in this program and should share in the success we witness every day with our children and teens from first grade through high school.

Again, I cannot express fully our tremendous support for the Draft Plan and the Office of Housing & Community Development.

Sincerely,



Sean P. Hargraves
Executive Director

"I work and I'm a single parent. ... I have my struggles like every other parent out there. [Dennison] provided my children with tons of programs ... I feel like I am blessed."

-Ms. Rivas, parent of five children ages 7-13 who attend daily



1 Johnny Cake Hill
New Bedford, MA 02740

March 20, 2014

Patrick J. Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Sullivan:

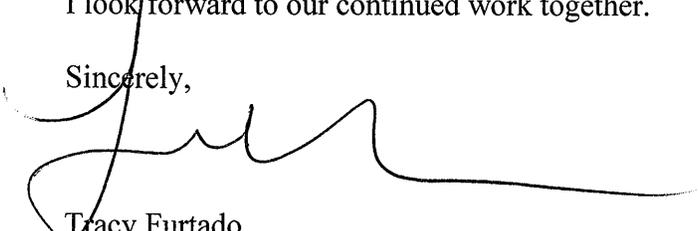
On behalf of Dream Out Loud Center, Inc., I would like to extend my support after reviewing the Draft FY2014 Action Plan.

The Community Development Block Grant funds have been vital to our Teen Creative Careers Program, and have allowed us to service over 100 youth this past year. Our program provides teens with a structured setting that allows them to express their community solutions through creative writing, art, and music. Students communicate their positive messages to a wide demographic audience in the community by performing, producing CD's and distributing publications. Students also attended community events such as AHA and participated in college and career exploratory activities.

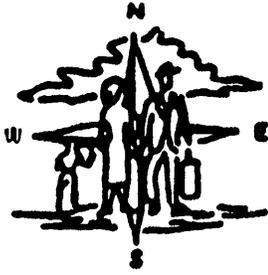
Without funding such as The Community Development Block Grant, many of our students would not have a safe, productive place to attend after-school and would most likely turn to gangs, drugs and other illegal activity that is destructive to our community. The Community Development Block Grant has given our youth the opportunity to become active community members and positive role models for their peers.

I look forward to our continued work together.

Sincerely,



Tracy Furtado
Executive Director



IMMIGRANTS' ASSISTANCE CENTER, INC.

58 Crapo Street - New Bedford, MA 02740 - Tel. 508 996-8113

April 9, 2014

Mr. Patrick J. Sullivan, Director
Office for Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Sullivan:

The Immigrants' Assistance Center, Inc. (IAC) is pleased to submit a letter of support for the Office of Community Development's Action Plan for FY 2014 and the Consolidated Plan for FY 2010-2014. The Action Plan describes how federal grant funds and anticipated program income will be used in the coming year to address priority needs and objectives identified in the City's five year Consolidated Plan.

The grant that the IAC receives from Community Development Block Grant allows the IAC to provide social services to the Non-English Speaking residents of the city of New Bedford who are low-income. Through this grant the IAC is able to assist the non-English speakers become aware of regulations, guidelines, and programs and give the immigrant community the tools which will allow them to be connected to mainstream resources. In return the immigrant community can facilitate their lives financially, feel less isolated and are able to integrate into the mainstream community.

The funds from Community Development Block Grant makes a tremendous impact on the lives of the low income non-English Speakers of the city of New Bedford on a daily basis without the support of CDBG the IAC would not be able to provide assistance to this much needed venerable community.

I strongly urge you to support the City of New Bedford Annual Action Plan for FY 2014 and the Consolidated Plan for FY 2010-2014.

Thank you in advance for your support.

Sincerely,



Helena Dasilva-Hughes
Executive Director

HDSH/rr



NorthStar Learning Centers, Inc.

NorthStar Learning Centers, Inc.

Helping children, youth, and families realize their strengths and dreams

Executive Director's Office:

53 Linden Street
New Bedford, MA 02740
508-991-5907

Business Office and Enrollment:

53 Linden Street
New Bedford, MA 02740
508-984-3384

Early Childhood Centers:

725 Shawmut Avenue
New Bedford, MA 02746
508-996-8531

267 Samuel Barnet Blvd.
New Bedford, MA 02745
508-985-1915

SCHOONER School Age Program:

Ingraham Place
80 Rivet Street
New Bedford, MA 02744
774-992-0122

Youth and Adolescent Services:

53 Linden Street
New Bedford, MA 02740
508-984-3383

Ingraham Place
80 Rivet Street
New Bedford, MA 02744
774-992-0120

Primary Community Partners:

New Bedford Public Schools
Massachusetts 21st Century
Community Learning Centers

March 21, 2014

Mr. Patrick J. Sullivan, Director
Office of Housing and Community Development
City of New Bedford
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Sullivan:

Having had the opportunity to review the Draft 2014 One Year Action Plan and the Consolidated Plan 2010-2014, I would like to use this window for public comment to offer my feedback from two vantage points—(1) as an involved city resident with a personal stake in community revitalization efforts for the benefit of my family and (2) as the head of NorthStar Learning Centers, a New Bedford-based, state-certified *minority nonprofit social service organization* that grew out of local community action to address the needs of underserved cultural communities residing in the city. From both perspectives, I believe that the proposed FY 2014 Draft Action Plan and five-year Consolidated Plan show how the City of New Bedford understands, prioritizes, and responds to the diverse needs of city residents.

Having lived in New Bedford for most of my life, I have a long-term regard for the city's judicious use of Community Development Block Grant and Emergency Shelter funds to promote the social and economic well-being of our city. As a human service provider, I appreciate the fact that the Office of Housing and Community Development staff members have consistently provided technical assistance and support to community-based and grassroots organizations with regard to the funding application process and fulfillment of reporting requirements.

In short, both as a New Bedford resident and as a community-based human service provider, I believe that the one-year Draft Action Plan and the five-year Consolidated Plan propose optimal investment of limited funds to make the widest impact possible for the people of New Bedford. Thank you for the chance to give feedback.

Sincerely,

Maria A. Rosario
Executive Director



PEOPLE ACTING IN COMMUNITY ENDEAVORS

April 8, 2014

Patrick J. Sullivan, Director
Office of Housing & Community Development
608 Pleasant St.
New Bedford, MA 02740

Dear Mr. Sullivan:

I appreciate the opportunity to provide some feedback regarding HOME, CDBG and ESG funding contained in the OHCD 2014 Draft Action Plan. The positive impact of these funds in the community can't be overstated. For PACE, HOME funds are allowing our YouthBuild Program to rehabilitate a single family home that will be sold to a first time homebuyer and allowed PACE to leverage another \$985,447 in the form of a Department of Labor YouthBuild Grant. The Emergency Shelter Grant funding has allowed us to address some of the priority needs around homelessness for both families and individuals. ESG funding for both rapid re-housing and homelessness prevention has allowed us to make substantial progress in decreasing the number of homeless people in our community. The co-ordination and co-operation within the New Bedford Homeless Service Provider Network has been invaluable in attacking some of New Bedford's problems.

PACE acts as fiscal sponsor for many small grassroots organizations and many of them receive CDBG funds. As the Executive Director of New Bedford's Community Action Agency I see daily the importance of CDBG funds. Community Development Block Grant funding has provided the base for a variety of important community improvements, all with the goal of improving the quality of life for residents. These funds have also helped the city leverage additional resources. I believe we have made great strides toward meeting the objectives in the Consolidated Plan.

It is also my pleasure to work with such a dedicated and professional staff at the City of New Bedford's Office of Housing and Community Development. You have listened to the community, identified needs and developed plans that have made significant progress in meeting the objectives in the Consolidated Plan. Under your leadership the Office of Housing and Community Development has been a leader in assisting organizations and agencies looking to better the lives of all those living in New Bedford. We fully support the OHCD 2014 Draft Action Plan.

Sincerely,

Bruce Morell

Bruce Morell, Executive Director

PACE, Inc.
President Cheryl M. Cabral Executive Director - Bruce Morell

PO. Box 5-626, 166 William St. New Bedford, Massachusetts 02742 Tel. 508-999-9920 • Fax: 508-999-3728





CITY OF NEW BEDFORD

PARKS, RECREATION & BEACHES

JONATHAN F. MITCHELL, MAYOR



Patrick J. Sullivan, Director
Office of Planning, Housing and Community Development
608 Pleasant Street
New Bedford, MA. 02740

April 4, 2014

Dear Patrick,

I am writing to support the FY14 Community Development Block Grant (CDBG) Program and the Emergency Solutions Grant (ESG) Program Action Plan for the City of New Bedford. The New Bedford Office of Housing & Community Development's Non-Housing Objectives support and promote vital community-based public services by serving low and moderate income and at risk persons, households and special needs populations. The funding provided by CDBG allows us to deliver services to this community in underserved areas and services.

Funding provided to us for recreational programs for city residents allows us to provide after school programs at two schools in New Bedford with low to moderate income populations meeting a vital community need for supervised out of school time educational opportunities. The Kennedy Summer Day Program provides this service during the summer months with additional CDBG funds. CDBG funds also allow us to provide summer food to at risk children and youth in the city by providing funds to employ youth to deliver the food in city parks and other sites. This summer jobs program is an important job training and readiness program for city residents which also provides much needed income for families.

We are blessed to have this funding in our City providing much needed revenue for public services and infrastructure improvements that enhance the quality of life for all City residents. The OHCD staff is conscientious, thorough and committed to improving the life of residents in the City of New Bedford.

Sincerely,

Mary S. Rapoza
Director

ADMINISTRATIVE OFFICES
181 HILLMAN STREET, BLDG. #3
NEW BEDFORD, MA 02740
PHONE 508-961-3015

MAILING ADDRESS
181 HILLMAN STREET
Box #9, NEW BEDFORD, MA 02740
FAX 508-991-6175

Steppingstone, Inc.



April 8, 2014

Men's Recovery Home

466 North Main Street
Fall River, MA 02720
508-674-2788 x 102

Woman's Treatment Program

522 North Main Street
Fall River, MA 02720
508-674-2788 x 101

Woman's Treatment Program

979 Pleasant Street
New Bedford, MA 02740
508-984-1880 x 124

Outpatient Treatment

542 North Main Street
Fall River, MA 02720
508-674-2788 x 120

Next Step Home Program

506 North Main Street
Fall River, MA 02720
508-674-2788 x 213

Graduate Program

506 North Main Street
Fall River, MA 02720
508-674-2788 x 118

Graduate Program

977 Pleasant Street
New Bedford, MA 02740
508-984-1880 x 124

Transition House

542 North Main Street
Fall River, MA 02720
508-674-2788 x 118

First Step Inn

Emergency Shelter Program

175 North Main Street
Fall River, MA 02720
508-679-8001

Stone Residence

177 North Main Street
Fall River, MA 02720
508-675-4159

Mr. Patrick J. Sullivan, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Patrick:

I have reviewed the Draft Action Plan and the Draft Consolidated Plan and wish to take this opportunity to comment on the plans during this public comment period. I feel the plans accurately identify and address the needs of our New Bedford community. The plans clearly outline activities that will be funded utilizing Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), and the HOME Investment Partnership (HOME) Program. It contains recommendations for specific projects and services to address housing, community development, emergency shelter, and homeless needs which are consistent with the needs of New Bedford. Furthermore, I feel these activities identified in the plan will positively impact the quality of life for the City's low and moderate-income residents.

As always, we applaud the work of your Department and the City of New Bedford, and your continued dedication to improving this City for all community members!

Sincerely,



Jessica Hanson
New Bedford Women's Program Supervisor
Steppingstone Incorporated



A United Way Agency



Trips for Kids New Bedford, Inc.
Victory Park Warming House
224 Brock Ave.
New Bedford, Ma. 02744

Telephone: (508)954-6586

Email: tfk@tfknewbedford.org

February 20, 2014

Mr. Patrick J. Sullivan, Director
City of New Bedford
Office of Housing & Community Development
608 Pleasant Street
New Bedford, Ma. 02740-6024

Re: 2014 Draft Action Plan

Dear Mr. Sullivan:

After reviewing the 2014 Draft Action Plan, Trips For kids New Bedford, Inc. (TFK) fully endorses the Plan's content and objectives.

With CDBG funding and consistent with its primary objectives, a significant number of LMI individuals have been receiving much-needed services and are being provided with opportunities not otherwise available to them. Whereas many members of the TFK Board and Staff are City residents, they can attest firsthand to the meaningful impact of CDBG funds upon improving the quality of life in City neighborhoods. Thus, TFK is pleased to endorse the Plan and to continue working with community partners at enhancing the quality of life for the City's low and moderate income residents.

Sincerely,

Bernadette M. Souza
Executive Director

Plan's content and objectives.

After reviewing the 2014 Draft Action Plan, Trips For Kids New Bedford, Inc. (TFK) fully endorses the

Dear Mr. Sullivan:

February 20, 2014

02740

The Life Skills Program

By Yoga Kids Inc.

P.O. Box 187

Marion, MA 02738

March 7, 2014

Mr. Patrick J. Sullivan, Director

City of New Bedford

Office of Housing & Community Development

608 Pleasant Street

New Bedford, MA 02740

Re: 2014 Draft Action Plan

Dear Mr. Sullivan,

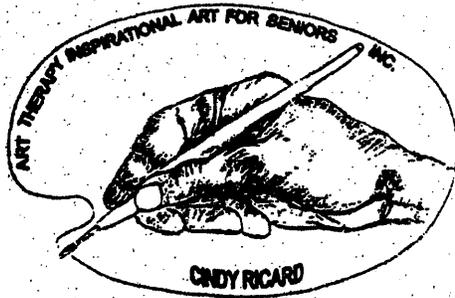
Upon receiving the 2014 Draft Action Plan, Yoga Kids Inc. fully endorses the Plan's content and objectives.

With CDBG funding, Yoga Kids Inc. is able to expand its reach to serve a greater number of lower income children. The Life Skills Program is empowering these children with the skills needed to avoid substance abuse. Yoga Kids Inc. strongly supports this Plan, and will continue working with other community organizations to improve the quality of life for the children of New Bedford from low and moderate income families.

Sincerely,

A handwritten signature in black ink that reads "Tim Donohue". The signature is written in a cursive style with a large, prominent "T" and "D".

Tim Donohue, Director



Art Therapy Inspirational Art For Seniors Inc.
P.O. Box 61325 - New Bedford, MA 02746-0325

3-19-14

Executive Director, Patrick Sullivan

The Office of Housing and Community Development, CDBG has funded and helped hundreds of senior citizens in the Art Therapy Inspirational Art for Seniors, program. The senior citizens that participate in the program have developed a special skill in the Arts. Most of the senior artists have a low to moderate income and could never be able to participate in this program without the support of CDBG. This program gives our senior's self confidence and a sense of pride by accomplishing wonderful works of art. By their involvement, they develop a sense of accomplishment and pride.

Art Therapy Inspirational Art for Seniors, Inc. would like to thank CDBG for their support and help in this program and making the senior citizen a generation that can be proud of their legacy that they will leave for generations to come.

Sincerely,

A handwritten signature in cursive script that reads 'Cindy Ricard'. The signature is written in black ink and is positioned above the printed name and title.

Cindy Ricard
President/Director

VIII. HOME Legal Documents

This section of the 2014 *Action Plan* includes recapture/resale legal documents (i.e. Housing Affordability Restriction, promissory notes, and Mortgage) that enforce the affordability restrictions for homebuyer activities.

•HOME INVESTMENTS PARTNERSHIP PROGRAM
AFFORDABLE HOUSING RESTRICTION

applicant's names with an address of **property address**, New Bedford, Massachusetts (the "Borrower") grants with quitclaim covenants, to The City of New Bedford, having a mailing address of 608 Pleasant Street, New Bedford, Massachusetts, its successors and permitted assigns (the "Lender"), exclusively for the purpose of ensuring retention of housing for occupancy by low income persons and families, the following described Affordable Housing Restriction on a parcel of land located in New Bedford, Massachusetts, said parcel being described in Exhibit A attached ("Premises").

The terms of this Affordable Housing Restriction, authorized by G.L. c. 184, 31-33 and otherwise by law, are as follows:

1. The purpose of this Affordable Housing Restriction is to assure that the Premises will be retained as affordable housing for occupancy by low and very low income families.
2. The Borrower intends, declares and covenants, on behalf of itself and its successors and assigns, that the covenants and restrictions set forth in this Affordable Housing Restriction regulating and restricting the use, occupancy and transfer of the Premises (i) shall be and are covenants running with the Premises, encumbering the Premises for a term of **ten (10) years** following completion of the Project (as defined below), which shall in no event occur later than six (6) months after the date hereof, binding upon the Borrower's successors in title and all subsequent owners of the Premises, (ii) are not merely personal covenants of the Borrower, and (iii) shall bind the Borrower and its successors and assigns (and the benefits shall inure to the Lenders and to any past, present or prospective tenant of the Premises). The Borrower acknowledges that it has received assistance from the Lender in developing the Premises as affordable rental housing, which assistance includes a loan from the Lender under the HOME Investments Partnership program (the "HOME Program"). This Affordable Housing Restriction shall continue in force for its stated term regardless of the prior repayment of such loan.
3. This Affordable Housing Restriction is intended to be construed as an affordable housing restriction as defined in Section 31 of Chapter 184 of the Massachusetts General Laws which has the benefit of Section 32 of said Chapter 184, such that the restrictions contained herein shall not be limited in duration by any rule or operation of law. The Borrower hereby agrees that any and all requirements of the laws of The Commonwealth of Massachusetts to be satisfied in order for this Affordable Housing Restriction to constitute deed restrictions and covenants running with the land shall be deemed to be satisfied in full and that any requirements of privity of estate are intended to be satisfied, or in the alternative, that an equitable servitude has been created to insure that this Affordable Housing Restriction runs with the land.
4. Each and every contract, deed or other instrument hereafter executed conveying the Premises or portion thereof shall expressly provide that such conveyance is subject to this Affordable Housing Restriction, provided, however, that the covenants contained herein shall survive and be effective regardless of whether such contract, deed or other instrument hereafter executed conveying the Premises or portion thereof provides that such conveyance is subject to this Affordable Housing Restriction.
5. The Premises shall be used for **#of multi-family units** of multi-family rental housing and **#of owner occ units** occupied by the owner, for a total of **total # of units** (the "Project"). Each unit in the Project shall contain complete facilities for living, sleeping, eating, cooking and sanitation which are to be used on other than a transient basis. Each unit in the Project shall meet the housing quality standards set forth in the regulations of the Department of Housing and Urban Development as 24 C.F.R. 882.109 or any successor thereto.
6. (a) The Borrower shall not discriminate on the basis of race, creed, color, sex, age, handicap, marital status, sexual preference, national origin or any other basis prohibited by law in the lease, use and occupancy of the Project or in connection with the employment or application for employment of persons for the operation and management of the Project. The Borrower shall not discriminate against, or refuse to lease, rent or otherwise make available units in the Project to, a holder of a certificate of family participation under the Federal Rental Certificate Program (24 C.F.R. Part 882) or a rental voucher under the Federal Rental Voucher Program (24 C.F.R. Part 887) or a holder of a comparable document evidencing participation in a HOME Program tenant-based assistance program because of the status of the prospective tenant as a holder of such certificate of family participation, rental voucher or comparable HOME Program tenant-based assistance document.

(b) The Borrower shall adopt and submit to Lender for approval resident selection policies and criteria acceptable to Lender that:
 - (i) Are consistent with the purpose of providing housing for Low-Income Families and Very Low-Income Families, as defined below and required herein;
 - (ii) Are reasonably related to HOME Program eligibility of prospective tenants and to the prospective tenants' ability to perform the obligations of the Borrower's form lease;
 - (iii) Give reasonable consideration to the housing needs of Families that would have preference under 24 CFR 960.211 (Federal selection preferences for admission to public housing); and
 - (iv) Provide for (x) the selection of residents from a written waiting list in the chronological order of their application, insofar as practicable and (y) the prompt written notification to any rejected

applicant of the grounds for any rejection.

7. (a) During the term of this Affordable Housing Restriction, the Project rental units, to be defined as **# of restr. units** in the Project shall be leased exclusively to Families (as defined below) whose annual incomes are less than sixty percent (60%) of the median income for the Area (as defined below) ("Very Low-Income Families") based on family size as determined by the U.S. Department of Housing and Urban Development ("HUD"). A "Family" is defined as one or more individuals occupying a unit and satisfying the standards adopted by HUD for the so-called Section 8 Program under the United States Housing Act of 1937 and promulgated at 24 C.F.R. Part 812. The "Area" is defined as MSA. A Family's annual income shall be the anticipated total income from all sources received by the Family head and spouse (even if temporarily absent) and by each additional member of the Family (other than children under the age of 18 years), including all net income derived from assets for the 12-month period following the effective date of certification of income. Annual Income specifically includes and excludes certain types of income as set forth in, and shall be determined in accordance with, 24 C.F.R. 813.106 (or any successor regulations).

(b) Additionally, the monthly rent charged to tenants of the Project shall not exceed the lesser of:

- (i) The fair market rent for existing housing for comparable units in the Area as established by HUD under regulations promulgated at 24 C.F.R. 888.111 (or successor regulations), less the monthly allowance for the utilities and services (excluding telephone) to be paid by the tenant; or
- (ii) An amount equal to thirty percent (30%) of the monthly adjusted income of a Family whose gross income equals sixty-five percent (65%) (or such higher or lower percentage as may be established by HUD pursuant to applicable regulations under the HOME Program) of the median income for the Area, as determined by HUD, with adjustment for the number of bedrooms in the unit, as provided by HUD. In determining the maximum monthly rent that may be charged for a unit under this clause (ii), the Borrower shall subtract from the above amount an allowance for any utilities and services (excluding telephone) to be paid by the resident. Monthly adjusted income shall equal one-twelfth of adjusted income. Adjusted income shall be as defined in 24 C.F.R. 813.102 using assumptions provided by HUD.

(c) If at any time less than the required percentage of units in the Project are leased, rented or occupied by Very Low Income Families as a result increases in the incomes of existing tenants, the next available units shall all be leased, rented or otherwise made available to a Very Low Income Families until the required percentage of units occupied by Very Low Income Families is again obtained. Subject to the foregoing, available units shall be leased, rented or otherwise made available to Low Income Families. In addition to the foregoing, a Family who no longer qualifies as a Low Income Family as a result of increased income must pay as monthly rent the lesser of (x) the maximum amount payable by the Family under the laws of the City of New Bedford or The Commonwealth of Massachusetts or (y) thirty percent (30%) of the Family's monthly adjusted income (as defined above) as recertified annually.

8. The Borrower represents, warrants and covenants that the determination of whether a Family meets the income requirements set forth herein shall be made by Borrower at the time of leasing of a unit in the Project and thereafter at least annually on the basis of the current income of such Family. Borrower shall maintain as part of its Project records copies of all leases of units in the Project and all initial and annual income certifications by tenants of the Project. Within 60 days after the end of each calendar year of occupancy of any portion of the Project, the Borrower shall provide to the Lender annual reports consisting of certifications regarding the annual and monthly gross and adjusted income of each Family occupying a unit at the Project. With respect to Families who moved to the Project in the prior year, the annual report shall also include certifications regarding the annual and monthly gross and adjusted incomes of such Families at the time of their initial occupancy at the Project. The annual reports shall be in a form approved by the Lender and shall contain such supporting documentation as the Lender shall reasonably require. In addition to the foregoing, Borrower shall keep such additional records and prepare and submit to Lender such additional reports as Lender may deem necessary to ensure compliance with the requirements of this Affordable Housing Restriction and of the HOME Program.

9. Prior to initial occupancy of the Project and annually thereafter as part of the annual reports required under Section 8 above, Borrower shall submit to Lender a proposed schedule of monthly rents and monthly allowances for utilities and services for all units in the Project. The rent schedule shall include both the maximum rents applicable to units under Subsections 7(b) and 7(c) above as well as the actual rents to be charged to over-income Families under Subsection 7(d) above. Such schedule shall be subject to the approval of Lender for compliance with the requirements of Section 7 above. After approval of a schedule of rents and allowances by Lender, rents shall not be increased without the Lender's prior written approval of either (x) a specific request by Borrower for a rent increase or (y) the next annual schedule of rents and allowances. Notwithstanding the foregoing, rent increases shall be subject to the provisions of outstanding leases and shall not be implemented without at least 30 days' prior written notice by Borrower to all affected tenants.

10. The Borrower shall not include in any lease for a unit in the Project any of the following provisions:

- (i) Agreement by the tenant to be sued, to admit guilt or to a judgment in favor of the Borrower in a lawsuit brought in connection with the lease.
- (ii) Agreement by the tenant that the Borrower may take, hold, or sell personal property of household members without notice to the tenant and a court decision on the rights of the parties. This

prohibition, however, does not apply to an agreement by the tenant concerning disposition of personal property remaining in the unit after the tenant has moved out of the unit. The Borrower may dispose of such personal property in accordance with state law.

- (iii) Agreement by the tenant not to hold the Borrower or the Borrower's agents legally responsible for any action or failure to act, whether intentional or negligent.
- (iv) Agreement of the tenant that the Borrower may institute a lawsuit without notice to the tenant.
- (v) Agreement by the tenant that the Borrower may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties.
- (vi) Agreement by the tenant to waive any right to a trial by jury.
- (vii) Agreement by the tenant to waive the tenant's right to appeal, or to otherwise challenge in court, a court decision in connection with the lease.
- (viii) Agreement by the tenant to pay attorney's fees or other legal costs even if the tenant wins in a court proceeding by the Borrower against the tenant. The tenant, however, may be obligated to pay costs if the tenant loses.

All leases for units in the Project shall be for terms of not less than one (1) year, unless by mutual agreement between the tenant and Borrower, and shall require tenants to provide information required for the Borrower to meet its reporting requirements hereunder. Borrower may not terminate the tenancy or refuse to renew the lease of an occupant of the Project except (i) for serious or repeated violation of the terms and conditions of the lease; (ii) for violations of applicable federal, state or local law; or (iii) for other good cause. Any termination or refusal to renew must be preceded by not less than thirty (30) days by Borrower's service on the tenant of a written notice specifying the grounds for the action.

11. The Borrower may not sell, transfer or exchange all or any portion of the Project without the Lender's prior written consent.

12. The Borrower shall not demolish any part of the Project or substantially subtract from any real or personal property of the Project except in conjunction with renovation or rehabilitation of the Project or construction of a new project on the Premises, in either case subject to the prior written consent of the Lenders, which consent may be granted or withheld in the Lenders' sole judgment. The Borrower shall not permit the use of any residential unit for any purpose other than rental housing.

13. The Borrower represents, warrants and agrees that if the Project, or any part thereof, shall be damaged or destroyed, the Borrower (subject to the approval of the lender(s) which will provide the financing) will use its best efforts to repair and restore the Project to substantially the same condition as existed prior to the event causing such damage or destruction, and the Borrower represents, warrants and agrees that the Project shall thereafter continue to operate in accordance with the terms of this Affordable Housing Restriction.

14. Any use of the Premises or activity thereon which is inconsistent with the purpose of this Affordable Housing Restriction is expressly prohibited. Borrower shall carry out each activity provided for in this Agreement in compliance with all applicable federal laws and regulations described in 24 CFR 92.350 (equal opportunity and fair housing), 92.351 (affirmative marketing), 92.353 (displacement, relocation, and acquisition), 92.355 (lead-based paint), 92.356 (conflict of interest), 92.357 (debarment and suspension) and 92.358 (flood insurance). **Borrower hereby grants to Lender and its duly authorized representatives the right to enter the Premises (a) at reasonable times and in a reasonable manner for the purpose of inspecting the Premises to determine compliance with this Affordable Housing Restriction or any other agreement between Borrower and Lender and (b) after 30 days prior written notice, to take any reasonable and appropriate action under the circumstances to cure any violation of the provisions of this Affordable Housing Restriction. The notice referred to in clause (b) shall include a clear description of the course and approximate cost of the proposed cure.**

15. The rights hereby granted shall include the right of Lender to enforce this Affordable Housing Restriction by appropriate legal proceedings and to obtain injunctive and other equitable relief against any violations, including without limitation relief requiring restoration of the Premises to its condition prior to any such violation (it being agreed that the Lender will have no adequate remedy at law), and shall be in addition to, and not in limitation of, any other rights and remedies available to the Lender. Borrower covenants and agrees to reimburse Lender all reasonable costs and expenses (including without limitation reasonable counsel fees) incurred in enforcing this Affordable Housing Restriction or in taking reasonable measures to cure any violation hereof, provided that a violation of this Affordable Housing Restriction is acknowledged by Borrower or determined by a court of competent jurisdiction to have occurred. By its acceptance of this Affordable Housing Restriction, Lender does not undertake any liability or obligation relating to the condition of the Premises. If any provision of this Affordable Housing Restriction shall to any extent be held invalid, the remainder shall not be affected.

16. The Lender is authorized to record or file any notices or instruments appropriate to assuring the enforceability of this Affordable Housing Restriction; and the Borrower on behalf of itself and its successors and assigns appoints the Lender its attorney-in-fact to execute, acknowledge and deliver any such instruments on its behalf. Without limiting the foregoing, the Borrower and its successors and assigns agrees to execute any such instruments upon request. The benefits of this Affordable

Housing Restriction shall be in gross and shall be assignable by the Lender. The Borrower and the Lender intend that the restrictions arising hereunder take effect upon the date hereof, and to the extent enforceability by any person ever depends upon the approval of governmental officials, such approval when given shall relate back to the date hereof regardless of the date of actual approval or the date of filing or recording of any instrument evidencing such approval.

17. Any notice, request or other communication which either party hereto may be required or may desire to give hereunder shall be made in writing, and shall be deemed to have been properly given if hand delivered or if mailed by United States registered or certified mail, postage prepaid, return receipt requested, addressed as follows:

If to Borrower:

applicant's names
property address
New Bedford, MA

If to Lender:

City Of New Bedford
c/o OHCD
608 Pleasant Street
New Bedford, MA 02740

or such other address as the party to be served with notice may have furnished in writing to the party seeking or desiring to serve notice as a place for the service of notice. A notice sent by first class mail shall be deemed given two days after mailing; a notice delivered by hand shall be deemed given upon receipt.

18. This Affordable Housing Restriction may not be amended, nor may any obligation hereunder be waived or released, without first obtaining the written consent of the Lender, which consent shall not be unreasonably withheld or delayed.

No documentary stamps are required as this Affordable Housing Restriction is not being purchased by the Lender.

Executed under seal this closing date

By:

applicant's name

applicant's name

COMMONWEALTH OF MASSACHUSETTS

County of Bristol, ss.,

On this day of month, 20year. before me, the undersigned notary public, personally appeared applicant, and proved to me through satisfactory evidence of identification, which was proof of ident., to be the person whose name is signed on the preceding document, and acknowledged to me that he/she/they signed it voluntarily for its stated purpose.

Notary Public
My Commission Expires:

EXHIBIT A - Property Description

City of New Bedford, MA
HOME Program
Mortgage

Name and Address of Borrower:

\$

PROPERTY LOCATION:

This Mortgage is made this _____ day of _____ by and between _____ as Borrower and the City of New Bedford, a municipality in the Commonwealth of Massachusetts, acting by and through the Office of Housing and Community Development with a mailing address at 608 Pleasant Street, New Bedford, Massachusetts 02740, as Lender.

1. BACKGROUND AND GRANTING CLAUSE

Borrower is indebted to Lender in the principal sum of _____ ("the Loan") which indebtedness is evidenced by Borrower's Promissory Note of even date herewith (the "Note"), providing for the repayment of the Loan under certain conditions and providing for other conditions of the Loan.

TO SECURE to Lender the repayment under the Note and the performance of the covenants and agreements of Borrower contained in this Mortgage, Borrower does hereby mortgage, grant, and convey to Lender, with MORTGAGE COVENANTS, upon the STATUTORY CONDITION and with the STATUTORY POWER OF SALE the following described property located in the County of Bristol, Commonwealth of Massachusetts, which has address of _____, New Bedford, Massachusetts, (the "Property Address"), as more particularly described on Exhibit A attached hereto;

TOGETHER with all the buildings and improvements now or hereafter erected on such real property, and all fixtures, easements, rights, licenses, appurtenances and rents, all of which shall be deemed and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said real property are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for that certain mortgage by and between the Borrower and _____ (the "Senior Mortgage"). Borrower warrants and covenants to defend generally the title of the Property against all claims and demands, subject to encumbrances of record.

2. COVENANTS

Borrower covenants and agrees as follows:

1. **Repayment**
In the event the Borrower sells or transfers the Property before the _____th anniversary of the Note, the Borrower shall repay to the Lender an amount as calculated under the Note.
2. **Condition of Property**
Borrower shall, within six months after the date hereof and prior to occupancy of the Property, abate or cause to be abated any and all health and safety defects at the Property. Borrower shall, within one year after the date hereof, remedy or cause to be remedied any violation of the housing quality standards set forth in the regulations of the United States Department of Housing and Urban Development at 24 CFR 9882.109 or any successor regulations and the City of New Bedford's HOME Rehabilitation Standards. Lender shall have the right, pursuant to paragraph 7 below, to inspect the Property from time to time to verify compliance by Borrower with the foregoing.
3. **Prior Mortgages; Charges; Liens**
Borrower shall perform all of Borrower's obligations under the Senior Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage and leasehold payments or ground rents, if any.
4. **Hazard Insurance**
Borrower shall keep improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included with the term "extended coverage," and such periods as Lender may require, subject to the terms and conditions of the Senior Mortgage.

All insurance policies and renewals thereof shall include a standard mortgage clause in favor of Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and to Lender. Lender may make proof of loss if not made promptly by Borrower.

If the property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, subject to the rights of the mortgage under the Senior Mortgage, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.
5. **Preservation and Maintenance of Property**
Borrower shall keep the property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Mortgage is on a unit in a condominium or a planned unit development Borrower shall perform all

of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. Borrower shall not use the Property for other than his or her primary residence during the term of the Note. Leasing of the Property shall not be permitted without prior written consent of the Lender, which consent may be granted or withheld in the Lender's sole discretion.

6. **Protection of Lender's Security**

If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, than Lender, at Lender's option, upon notice to Borrower, may disburse such sums, including reasonable attorney's fees, and take such actions as are necessary to protect Lender's interest, and any expense so incurred by Lender shall be secured by this Mortgage.

7. **Inspection**

Lender may make cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause thereafter related to Lender's interest in the Property.

8. **Condemnation**

The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation are hereby assigned and shall be paid to Lender, subject to the terms and conditions of the Senior Mortgage.

9. **Borrower Not Released; Forbearance by Lender Not a Waiver**

Extension of the time for payment or modification of the conditions of the terms for payment of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be waiver of or preclude the exercise of any such right or remedy.

10. **Successors and Assigns Bound; Joint and Several Liability; Co-signers**

The Borrower's interest under the Note and this Mortgage may not be transferred, assigned, or assumed without the written consent of Lender. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of the Lender and Borrower. All covenants and agreements of Borrower shall be joint and several.

11. **Notice**

Except for any given notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it mailing such notice by certified mail addressed to Borrower at the Property Address, and (b) any notice by Lender shall be given by hand-delivery or certified mail to Lender's address stated herein or to such other address Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

12. **Governing Law; Severability**

This Mortgage shall be governed by the laws of the Commonwealth of Massachusetts. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which shall be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "cost," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

13. **Breach; Remedies**

Subject to the terms and conditions of the Senior Mortgage, upon Borrower's breach of the STATUTORY CONDITION or any covenant or agreement of Borrower in the Note or this Mortgage, including the covenant to pay when due any sums secured by this Mortgage, Lender, prior to acceleration shall give notice to Borrower as provided in Paragraph 11 thereof specifying; (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days for the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to secure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to court action to assert the nonexistence of a default or any other defense of Borrower to acceleration and sale.

If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may invoke the STATUTORY POWER OF SALE and any other remedy permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 13, including, but not limited to, reasonable attorneys' fees, all of which shall be secured by this Mortgage.

If the Lender invokes the STATUTORY POWER OF SALE, Lender shall mail a copy of a notice of sale to Borrower, and to any other person required by applicable law, in the manner provided by applicable law, including, but not limited to, Fannie Mae. Lender shall publish the notice of sale and the Property shall be sold in the manner prescribed by applicable law. Lender or Lender's designee may purchase the property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all reasonable costs and expenses of the sale, including reasonable attorneys' fees and costs of title evidence; (b) to all sums secured with this mortgage; and (c) the excess, if any, to the person or persons legally entitled thereto.

14. **Request for Notice of Default and Foreclosure Under Superior and Inferior Mortgages or Deeds of Trust**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth herein, of any default under the superior encumbrance and of any sale or other foreclosure. Lender also agrees to give notice to superior lender or its designee of any default under the inferior encumbrance and of any sale or other foreclosure.

15. **Borrower's Right to Reinstate**
 Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, subject to the terms and conditions of the Senior Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to the earlier to occur of (i) sale of the Property pursuant to the STATUTORY POWER OF SALE contained in this Mortgage or (ii) entry of a judgment enforcing this Mortgage if:
 (a) Borrower cures all breaches of any covenants or agreements of Borrower contained in the Note and this Mortgage;
 (b) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 13 hereof, including, but not limited to, reasonable attorneys' fees; and (c) Borrower takes such action as Lender may reasonable require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, the Note, this force and effect as if no acceleration had occurred.
16. **Release**
 Upon the expiration of the term of the Note of upon proper payment of all sums secured by this Mortgage, Lender shall discharge this Mortgage without cost to Borrower. Borrower shall pay all costs or recordation, if any.

Witness our hands and seals this day of

 Witness

 Borrower-

 Borrower-

COMMONWEALTH OF MASSACHUSETTS

County of Bristol, ss.,

On this of , 201. before me, the undersigned notary public, personally appeared , and proved to me through satisfactory evidence of identification, which was MA Drivers License, to be the person whose name is signed on the preceding document, and acknowledged to me that signed it voluntarily for its stated purpose.

 Notary Public
 My Commission Expires:

Exhibit A - Property Description

City of New Bedford
HOME Program
Promissory Note

Name and Address of Borrower:

applicant's name

address

New Bedford, Massachusetts

PROPERTY LOCATION: property address

\$loan amount

Date: closing date

1. BORROWER'S PROMISE TO PAY

FOR VALUE RECEIVED, the undersigned applicant's name (the "Borrower"), promise to pay to the order of the City of New Bedford, (the "Lender"), a municipality in the Commonwealth of Massachusetts, acting by and through the Office of Housing and Community Development, which term shall include the holder from time to time of this Note, as its address at 608 Pleasant Street, New Bedford, Massachusetts 02740, or at such other place as the Lender may from time to time designate in writing, the principal sum of typed loan amount (\$loan amount) in accordance with the terms and conditions of this Note.

The Borrower also promises the following:

A. If the Property is sold prior to the respective loan term(s) of this Note, the following applies:

The property is sold on the open market and the HOME loan (or a portion thereof) is recaptured by the City of New Bedford to be used for a HOME eligible activity.

In all cases HOME deferred loans will be forgiven at the end of their respective terms.

If your property is sold prior to the end of the term(s) of each respective HOME loan, then HOME funds will be repaid to the City on a shared equity basis according to the following formula:

Net Proceeds = (sales price - municipal liens - principal & interest owed to senior lenders - selling costs)

Borrower's Investment = (down payment + principal paid on first mortgage)

City's Investment = (HOME assistance)

Total Investment = (seller's investment + city's investment)

Amount of net proceeds to be returned to the city =
$$\frac{(\text{city's investment}) * \text{net proceeds}}{(\text{total investment})}$$

Amount of net proceeds to be returned to the borrower =
$$\frac{(\text{borrower's investment}) * \text{net proceeds}}{(\text{total investment})}$$

B. If an Event of Default shall occur before the term of this note is completed, the Borrower agrees to repay to the order of the Lender or its designee an amount equal to the original principal amount of the Loan plus any interest due.

C. The Borrower agrees to use the Property as their principal residence during the term of this Promissory Note provided that they continue to own the Property.

2. PAYMENTS

The principal balance of typed loan amount is to be a deferred loan repayable only on default and in accordance with the resale restrictions as outlined herein.

Principal for the deferred loan is due only on default, and if principal becomes due, it shall be due and payable on demand by the holder of this Note. After completing the ____ year term of the deferred loan, the principal will be forgiven provided that the Borrower is not in default under the terms of this Note.

The borrower shall make any payment due under this Promissory Note in full at the time of sale or transfer of the Property or upon the earlier occurrence of the event of Default.

ON DEMAND, together with interest after demand at the rate of eight percent (8%) per annum. The holder of this note agrees that demand for payment from the maker(s) will not be made until the earlier to occur of any one or more of the following events:

1. The death of the maker or if there is more than one maker, the death of the survivor of the maker hereof; or
2. The sale, lease, mortgage or other transfer of any kind or nature of the mortgaged property or the placement of any lien, attachment, or other encumbrance of any nature on the mortgaged property; or
3. The failure of the maker(s) to perform or to cause to be performed any of the conditions or covenants contained in this note or contained in the mortgage executed by the maker(s) used to secure this note.

3. DEFAULT

It will be an Event of Default under this Promissory Note if the following occurs:

- A. Default under any term or condition of this Promissory Note, the Mortgage, the Loan Agreement between the Borrower and the Lender.
- B. Default, continuing beyond an applicable notice or grace period, under the Mortgage.

4. PAYMENT OF NOTE HOLDER'S COSTS AND EXPENSES

If the Lender is required to initiate legal process as the result of the Borrower's default as described above, the Lender will have the right to be paid back for all of its costs and expenses incurred as a result of such default, to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorney's fees.

5. THIS NOTE SECURED BY A MORTGAGE

In addition to the protections given to the Lender under this Promissory Note, a Mortgage of the Property of even date (the "Mortgage") sets forth certain other terms and conditions that apply to the Loan and protects the Lender from possible losses which might result if the Borrower does not keep the promises made in this Promissory Note.

6. BORROWER'S WAIVERS

The Borrower waives all rights to require the Lender to do certain things to the extent permitted by law. These things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice to dishonor"); (C) to obtain an official certification of nonpayment (known as "protest").

7. GIVING OF NOTICES

Any notices that must be given to the Borrower under this Promissory Note will be given by delivering it or by mailing it by certified mail addressed to the Borrower at the address of the Property set forth above. A notice will be delivered or mailed to the Borrower at a different address if the Borrower gives the Lender proper written notice of the Borrower's different address.

Any notice that must be given to the Lender under this Promissory Note will be given by delivering it or mailing it by certified mail to the Lender at the following address:

City of New Bedford
c/o OHCD
608 Pleasant Street
New Bedford, MA 02740

8. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

If more than one person signs this Promissory Note, each person is fully and personally obligated to keep all of the promises made in this Promissory Note. Any guarantor, surety, or endorser of this Promissory Note is also obligated to do these things. The Lender may enforce its rights under this Promissory Note against the signatories either individually or together. This means that both signatories, either individually or together, may be required to pay all of the amounts owed under this Promissory Note.

9. TERM

The term of this Promissory Note shall commence on closing date and shall end on last payment date.

10. GOVERNING LAW

This Promissory Note shall be governed by the laws of the Commonwealth of Massachusetts.

IN WITNESS WHEREOF, the Borrower has executed and delivered this Note under seal as of the day and year first above written.

Witness our hands and seals this day by # day of month/year

Witness

applicant

County of Bristol, ss.,

On this day of month, 20year. before me, the undersigned notary public, personally appeared applicant, and proved to me through satisfactory evidence of identification, which was proof of ident., to be the person whose name is signed on the preceding document, and acknowledged to me that he/she/they signed it voluntarily for its stated purpose.

Notary Public
My Commission Expires: