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City of New Bedford, Massachusetts

**FIVE YEAR CONSOLIDATED PLAN 2015-2019
JULY 1, 2015 TO JUNE 30, 2020**

FISCAL YEAR 2015 ACTION PLAN

**Jonathan F. Mitchell
Mayor**

**Patrick J. Sullivan, Director
Department of Planning, Housing & Community Development**



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Table of Contents

EXECUTIVE SUMMARY..... 3

 ES-05 EXECUTIVE SUMMARY - 24 CFR 91.200(c), 91.220(B).....3

THE PROCESS..... 6

 PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)..... 6

 PR-10 CONSULTATION - 91.100, 91.200(B), 91.215(I)8

 PR-15 CITIZEN PARTICIPATION..... 25

NEEDS ASSESSMENT 37

 NA-05 OVERVIEW 37

 NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)..... 38

 NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS – 91.205 (B)(2)..... 49

 NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.205 (B)(2)..... 53

 NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)..... 56

 NA-30 DISPROPORTIONATELY GREATER NEED: DISCUSSION – 91.205(B)(2) 57

 NA-35 PUBLIC HOUSING – 91.205(B) 59

 NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(C)..... 63

 NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D) 65

 NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F) 68

HOUSING MARKET ANALYSIS 72

 MA-05 OVERVIEW 72

 MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2) 74

 MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A) 77

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B).....	88
MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(c).....	90
MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D).....	92
MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E).....	94
MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F).....	95
MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION	101
STRATEGIC PLAN.....	105
SP-05 OVERVIEW	105
SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1).....	108
SP-25 PRIORITY NEEDS - 91.215(A)(2).....	110
SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B).....	116
SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(c)(1,2).....	117
SP-40 INSTITUTIONAL DELIVERY STRUCTURE – 91.215(k).....	121
SP-45 GOALS SUMMARY – 91.215(A)(4)	124
SP-50 PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT – 91.215(c)	127
SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)	128
SP-60 HOMELESSNESS STRATEGY – 91.215(D).....	130
SP-65 LEAD BASED PAINT HAZARDS – 91.215(i).....	132
SP-70 ANTI-POVERTY STRATEGY – 91.215(j).....	134
SP-80 MONITORING – 91.230	136
EXPECTED RESOURCES	138
AP-15 EXPECTED RESOURCES – 91.220(c)(1,2).....	138
ANNUAL GOALS AND OBJECTIVES.....	142
AP-20 ANNUAL GOALS AND OBJECTIVES.....	142
AP-35 PROJECTS – 91.220(D).....	147
AP-50 GEOGRAPHIC DISTRIBUTION – 91.220(F)	150
AFFORDABLE HOUSING	151
AP-55 AFFORDABLE HOUSING – 91.220(G).....	151
AP-60 PUBLIC HOUSING – 91.220(H)	152
AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)	153
AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(j)	155
AP-85 OTHER ACTIONS – 91.220(K).....	156

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of New Bedford is an Entitlement Community that receives funds from the U.S. Department of Housing and Urban Development (HUD) to invest in local solutions to address housing and community development needs. The funds include the Community Development Block Grant (CDBG), the HOME Investment Partnership program (HOME), and the Emergency Solutions Grant (ESG).

The primary objective of the CDBG program is to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities. HOME funds are dedicated to preserving and creating affordable housing. ESG supports outreach and shelters for homeless persons, as well as programs that prevent or rapidly rehouse homeless individuals and families.

Every five years, HUD requires the submission of a Consolidated Plan.

This Consolidated Plan covers a five year period from July 1, 2015 through June 30, 2020. The Consolidated Plan serves several functions:

1. Utilizing data and community input, it prioritizes housing and community development needs, delineates a five-year strategy for addressing those needs, and establishes performance measures by which progress can be assessed.
2. 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 (e.g. neighborhood associations, linguistic minority organizations, etc.), and proposals solicited through both public meetings and the Request for Proposals (RFP) process.
3. It outlines activities that will be funded utilizing Federal Block Grants from the U.S. Department of Housing and Urban Development in accordance with 24 CFR Part 91.220 of Title I of the Housing and Community Development Act of 1974.

The City's Consolidated Plan has been prepared in accordance with guidance provided by the U.S. Department of Housing and Urban Development.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The housing and community development objectives identified within the Plan include:

- Increasing the amount of decent, safe and affordable housing by supporting the rehabilitation of substandard units;
- Increasing the supply of affordable housing available to low and moderate income households;
- Supporting the development through rehabilitation of affordable housing that is suitable for segments 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;
- Promotion of neighborhood-based business revitalization efforts by providing technical assistance to small business owners and individuals;
- Responding to the needs for infrastructure improvements such as the reconstruction of city streets and sidewalks; and the demolition of abandoned and unsafe buildings, and the replacement of leaded water lines;
- Undertaking physical improvements to improve public facilities and parks; and,
- Providing funding to non-profit agencies that provide much needed services and programs to eligible New Bedford residents.

3. Evaluation of past performance

The City of New Bedford has demonstrated tremendous progress in meeting the goals and objectives identified in the previous Consolidated Plan and related Annual Action Plans. The City's successful efforts focused on activities that have positively impacted the quality of life for low and moderate income residents. These efforts have included increasing the amount of decent, safe and affordable housing; expanding homeownership opportunities; promoting neighborhood-based business revitalization efforts; coordinating job training efforts; and investment in public infrastructure, facilities, and parks.

An inclusive public process, community input, careful planning and a significant commitment of financial resources enabled the City to achieve strong performance across all programs and objectives despite funding constraints from HUD grants.

The City of New Bedford remains confident that its demonstrated high level of performance will be replicated during the period covered by this Consolidated Plan.

4. Summary of citizen participation process and consultation process

In order to ensure maximum participation from the citizens of New Bedford, the Consolidated Planning process included public meetings, stakeholder sessions, roundtable meetings with key sub-populations, and a community survey that received over 900 resident responses. In addition to

meetings with four (4) neighborhood organizations, the Office of Housing & Community Development (OHCD) then conducted two (2) public meetings.

A draft of the Consolidated Plan was available for public review from April 27 through May 27, 2015 in city libraries, City Hall and the Department of Planning, Housing & Community Development. A notice of the draft Action Plan's availability was published in the *Standard Times* on April 24, 2015 and posted on the City of New Bedford website.

5. Summary of public comments

A summary of public comments can be found within Section PR-15 Citizen Participation.

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

All comments were accepted.

7. Summary

Through an extensive community participation process, the City of New Bedford has identified the priority needs and formulated a strategic response to addressing those housing and community development needs. Many of these strategies have the potential for positively impacting the quality of life for the city's low and moderate income residents. With careful planning, coordinated implementation, and a significant commitment of financial resources, the goals set forth within this Consolidated Plan will be achieved, 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.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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	NEW BEDFORD	
CDBG Administrator	NEW BEDFORD	Department of Planning, Housing and Community Development
HOME Administrator	NEW BEDFORD	Department of Planning, Housing and Community Development
ESG Administrator	NEW BEDFORD	Department of Planning, Housing and Community Development

Table 1 – Responsible Agencies

Narrative

The Department of Planning, Housing and Community Development (DPHCD) is the City Department charged with the administration of the federal Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Emergency Solutions Grant (ESG) funds. DPHCD prepares all plans and reports, provides financial oversight, and monitors program compliance.

The Department of Planning, Housing and Community Development directly operates numerous direct assistance housing programs funded by CDBG and HOME.

The City of New Bedford also is the primary lead organization for the New Bedford Continuum of Care (CoC) and assists with CoC meeting agendas, priority plans, and subcommittee activities.

Other City departments and quasi-governmental entities, such as the Human Services Department, Department of Parks, Recreation and Beaches, New Bedford Economic Development Council, and others help administer the funding and/or implement specific programs or projects identified in the Consolidated Plan.

DPHCD uses Subrecipient organizations, identified through an RFP process, to implement programs and projects identified in the Consolidated Plan. These Subrecipients are instrumental in the

successful fulfillment of Consolidated Plan priorities and goals. DPHCD also issues RFPs for non-profit and for-profit developers to undertake residential and commercial development projects using program financing to address the needs and priorities identified in the Consolidated Plan.

Consolidated Plan Public Contact Information

Questions concerning the Consolidated Plan may be directed to:

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DRAFT

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of New Bedford through its Department of Planning, Housing and Community Development undertook extensive consultations with relevant agencies, organizations, and community-based groups to obtain input on priority needs, recommended strategies, and investment opportunities. The consultations were conducted through a variety of methods including one-on-one interviews, workshops, focus groups, and meetings with existing networks.

Provide a concise 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 (91.215(I)).

The Department of Planning, Housing and Community Development, which is responsible for the development of the Consolidated Plan, also coordinates many of the housing, planning, and homelessness initiatives within the city. The Department leads the City's planning efforts, including neighborhood-based planning efforts, and acts as the lead for the Continuum of Care. The Department also chairs a housing coalition of non-profits, developers, bankers, and realtors to identify and address New Bedford housing needs. Finally, DPHCD maintains continued collaboration with the Human Services and Recreation Departments that oversee the City's youth programs, family issues, and senior programs. These ongoing collaborative initiatives are examples of ways that the City works to enhance coordination between and among key stakeholders.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City administratively supports the highly functioning Homeless Service Provider Network (HSPN) that constitutes the Continuum of Care (CoC) and represents all the key agencies and organizations providing housing, homeless, and prevention services in New Bedford. The HSPN represents more than 70 participants including, private agencies, relevant City departments, the New Bedford Housing Authority, and State agencies with responsibility for affordable housing production and homeless services. The HSPN meets monthly with an agenda that is developed by the Executive Committee. The monthly meetings are conducted as strategic planning and training sessions for the entire CoC.

The HSPN, with the City, coordinates the CoC Initiatives such as the Point-in-Time count; the prioritization of programs and new initiatives such as the State's co-housing shelter program; and operation of programs funded with Continuum of Care programs. The DPHCD is also the lead for the Homeless Management Information System (HMIS) system for the CoC.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Consolidated Plan was developed in consultation with the Homeless Service Provider Network (HSPN) and is consistent with the goals and priorities of the Continuum of Care (CoC). The City requires their Emergency Solutions Grant (ESG) sub-grantees to participate in the local Continuum of Care (through the HSPN) and its community planning process to make sure collaboration and planning take place at the local level. This is based on HUD's mandate to coordinate with CoCs and to prevent duplication, waste, and assure sub-grantees that can best provide eligible services are identified and funded.

Within the CoC application, the City, in coordination with the HSPN members, establishes individual program outcomes and ESG written standards. Through ongoing program reports and City monitoring efforts, the performance standards and program outcomes are evaluated by an established Application Review Committee. HMIS data is evaluated at the program level to ensure adequate utilization of the system.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, Groups, and Organizations who participated

1	Agency/Group/Organization	Coastline Elderly Services
	Agency/Group/Organization Type	Services - Housing Services - Elderly Persons Services - Persons with Disabilities Services - Homeless Services - Health Health Agency Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	During a one-on-one consultation, the Coastline representative identified the following needs: the growing number of elders in need of services and/or support; challenges of locating accessible affordable housing for elders; the lack of readily available transportation for elders to access available resources; and deferred maintenance of homeownership units owned by elders. The anticipated outcome is a continued focus on housing rehabilitation programs.
2	Agency/Group/Organization	SE Mass Veterans Housing Program
	Agency/Group/Organization Type	Housing Services - Housing Services - Persons with Disabilities Services - Homeless Services - Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted as part of City's Homeless Service Provider Network (HSPN). Issues identified during the consultation included: growing number of veterans in need of affordable housing and supportive housing options. The anticipated outcomes are advocacy for changes to state sheltering policies and development of affordable housing with appropriate wraparound services.

3	Agency/Group/Organization	First Citizens Federal Credit Union
	Agency/Group/Organization Type	Business Leaders Continuum of Care Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The institution was consulted as part of the Homeless Service Provider Network. Challenges identified by the institution's representative included: lack of adequate state and federal resources available to communities to address homeless and at-risk populations. The representative identified the existing coordination and cooperation of providers as a key strength of the HSPN. The anticipated outcome is increased efforts to maximize private sector involvement.
4	Agency/Group/Organization	People Acting In Community Endeavors
	Agency/Group/Organization Type	Services - Housing Services - Children Services - Victims of Domestic Violence Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The agency was consulted as part of the City's Homeless Service Provider Network (HSPN). Challenges identified by the agency included: the state's current process of a statewide shelter registry that results in homeless families receiving shelter and services in cities outside their community of origin. Discussion of the burden on families to access transportation, continuity of education for school-aged children, and lack of support network when families are sheltered as far as 70 miles from their community of origin. The anticipated outcome is advocacy for changes to state shelter policies.</p>
5	<p>Agency/Group/Organization</p>	<p>Greater New Bedford Association of Realtors</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Private Sector - Housing</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Market Analysis Housing Market</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Board of Realtors is part of the Fall River/New Bedford Housing Partnership. In response to growing trends in the housing market, a representative warned of a possible trend next year of increased costs related to home purchases and Federal Reserve increasing interest rates. Also, banks are keeping higher value foreclosed properties in their portfolio until the market improves and the FNMA is relaxing underwriting guidelines to make purchasing easier. The anticipated outcome is continued prioritization and funding for homebuyer programs.</p>
6	<p>Agency/Group/Organization</p>	<p>Boys and Girls Club of New Bedford</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Children Services - Health Neighborhood Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth Non-homeless Special Needs Non-housing Community Development</p>

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The agency was consulted as part of a Youth Focus Group to determine priority needs for youth related programs and activities. Attendees identified the following as priority needs: summer employment programs, transportation, recreational programs that include an educational component, and utilization of vacant lots near schools to support the school's mission and activities. As a result of the focus group session, agencies agreed to share resources and future develop partnerships between existing programs in an effort to improve programs and services. The anticipated outcome is a continued focus on youth programming and healthy family initiatives.</p>
7	<p>Agency/Group/Organization</p>	<p>YouthBuild of New Bedford</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services - Children Non profit</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Economic Development Housing, Job Training, Education</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>YouthBuild is organized under the City's certified Community Action Agency, PACE. The City has designated PACE as a Community Housing Development Organization (CHDO) and has financed all the affordable housing projects developed through the YouthBuild program utilizing HOME funding. Ongoing consultation serves to identify potential housing redevelopment projects in key neighborhoods that result in revitalization through a structured and comprehensive educational and vocational training program. The anticipated outcome is a commitment to identify redevelopment opportunities.</p>
8	<p>Agency/Group/Organization</p>	<p>The Resources, Inc.</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Non-profit Developer</p>

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	TRI is a non-profit housing developer and is part of the Fall River/New Bedford Housing Partnership. Challenges identified included the need for additional resources to address abandoned and derelict properties resulting from foreclosures; also, additional resources needed to expand existing homeownership opportunities for low and moderate income buyers. Lack of down payment and a significant affordability gap poses continued challenges to homeownership. The anticipated outcome is a continued commitment to sustainable homeownership.
9	Agency/Group/Organization	Catholic Social Services
	Agency/Group/Organization Type	Services - Housing Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Homeless Services - Health Services - Education Services - Employment Service - Fair Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with Children Homelessness Needs - Unaccompanied Youth Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of the City's Homeless Service Provider Network. The agency is the largest provider of permanent supportive housing programs in New Bedford and within Bristol County. Challenges identified included: affordable housing opportunities for youth aging out of foster care, and housing for families with children. The anticipated outcome will be that the agency will take the lead in implementing a coordinated intake and assessment system within the Continuum of Care. The HSPN will continue to look for improved coordination of system access.
10	Agency/Group/Organization	Dennison Memorial Community Center
	Agency/Group/Organization Type	Services - Children Services - Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with Children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of a Youth Focus Group to determine priority needs for youth related programs and activities. Attendees identified the following as priority needs: summer employment programs, transportation, recreational programs that include an educational component, and utilization of vacant lots near schools to support the school's mission and activities. As a result of the focus group session, agencies agreed to share resources and future develop partnerships between existing programs in an effort to improve programs and services. The anticipated outcome is greater coordination of existing programs and a focus on employment growth industries.
11	Agency/Group/Organization	City of New Bedford DPI
	Agency/Group/Organization Type	Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Economic Development Public Infrastructure; Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Public Infrastructure was consulted as part of a broad interdepartmental consultation to determine priority needs and projects of streets, sidewalks, public infrastructure, and public parks. DPI Staff identified specific infrastructure needs within low and moderate income neighborhoods.
12	Agency/Group/Organization	Dream Out Loud Center
	Agency/Group/Organization Type	Services - Children Services - Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with Children Economic Development Market Analysis Anti-poverty Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of a Youth Focus Group to determine priority needs for youth related programs and activities. Attendees identified the following as priority needs: summer employment programs, transportation, recreational programs that include an educational component, and utilization of vacant lots near schools to support the school's mission and activities. As a result of the focus group session, agencies agreed to share resources and to future develop partnerships between existing programs in an effort to improve programs and services.
13	Agency/Group/Organization	Greater New Bedford Workforce Investment Board
	Agency/Group/Organization Type	Services - Employment
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Non-housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	During a one-on-one consultation, the GNBWIB representative identified the following needs: lack of resources for job readiness training, continued challenges retraining a workforce that is transitioning from manufacturing sectors. Attracting new business sectors in renewable energies has been a primary focus, as well as efforts to bring a larger residential component to the downtown to attract a more prominent retail sector. The agency will look for improved coordination between training programs and emerging employment opportunities.
14	Agency/Group/Organization	SRN High Point
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Homeless Services - Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-homeless Special Needs Anti-poverty Strategy Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of the Homeless Service Provider Network. The agency provides scattered site permanent housing and operates a family shelter in New Bedford. Challenges identified by the agency: inadequate state and federal resources available to communities to address homeless and at-risk populations; lack of sufficient resources to address family homelessness with children. The representative also identified the existing coordination and cooperation of providers as a key strength of the HSPN. The anticipated outcome is advocacy for changes to the State's sheltering policies.
15	Agency/Group/Organization	New Bedford Economic Development Council
	Agency/Group/Organization Type	Services - Employment Business and Civic Leaders Private Sector Banking / Financing

	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	During a one-on-one consultation, the NBEDC representative identified the following needs: lack of resources for job readiness training, continued challenges retraining a workforce that is transitioning from manufacturing sectors. The NBEDC supports the continuation of programs to attract a more prominent retail sector to downtown, and to grow small investments through financial and technical support. The anticipated outcome is continued support for economic development initiatives.
16	Agency/Group/Organization	MassHousing
	Agency/Group/Organization Type	Other government - State Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MassHousing is part of the New Bedford/Fall River Housing Partnership and has partnered with the City to create the Buy New Bedford Program, a unique and diverse program targeted to first time homebuyers. The anticipated outcome is expanded programs including outreach, promotion, and education of first time homebuyers.
17	Agency/Group/Organization	City of New Bedford Parks, Recreation & Beaches Department
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Health Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-homeless Special Needs Non-housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The department was consulted as part of a broad inter-departmental consultation to determine needs within the city's parks and recreation. The anticipated outcome is the prioritization of park improvements and recreational programming.
18	Agency/Group/Organization	City of New Bedford Department of Facilities & Fleet Management
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public Facilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Facilities & Fleet Management was consulted as part of a broad interdepartmental consultation to determine priority needs and projects. The City has crafted a Capital Improvement Plan, which will be implemented with a combination of public and private funds. CDBG is anticipated to be a resource for implementation within eligible areas. The anticipated outcome is the prioritization of public works projects.
19	Agency/Group/Organization	New Bedford Housing Authority
	Agency/Group/Organization Type	PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The New Bedford Housing Authority was consulted during a one on one meeting. The NBHA provided input on its ongoing programs and outstanding needs. The anticipated outcome is the use of information to determine opportunities to coordinate resources and efforts.
20	Agency/Group/Organization	Trips for Kids
	Agency/Group/Organization Type	Services - Children Services - Persons with Disabilities Services - Health Services - Education

	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Non-homeless Special Needs Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of a Youth Focus Group to determine priority needs for youth related programs and activities. Attendees identified the following as priority needs: summer employment programs, transportation, recreational programs that include an educational component, and utilization of vacant lots near schools to support the school's mission and activities. As a result of the focus group session, agencies agreed to share resources and future develop partnerships between existing programs in an effort to improve programs and services. Sharing of resources towards new program initiatives is an area of improved coordination.
21	Agency/Group/Organization	United Way of Greater New Bedford
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Homeless Services - Health Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of the City's Homeless Service Provider Network. The agency identified the need to implement a more targeted approach to public investments in order to realize outcomes.

22	Agency/Group/Organization	Greater New Bedford Health Center
	Agency/Group/Organization Type	Services - Persons with Disabilities Services - Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of the City's Homeless Service Provider Network. The agency is a large provider of community health services to low and moderate income residents. A representative stated that New Bedford struggles with a high incidence of behavioral health issues. A proactive approach to this issue will include a Prevention Wellness Trust Funding application to support the use of Community Health Workers in community settings to improve health outcomes.
23	Agency/Group/Organization	Bristol Community College
	Agency/Group/Organization Type	Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Education and Employment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community College was consulted as an ongoing member of the downtown initiative, the Transformative Development District. BCC is planning an expansion in the downtown business district and is seeking to support the City in attracting institutional investment that improves downtown's vibrancy, productivity, and economic diversity. The anticipated outcome is a coordinated approach to comprehensive downtown revitalization.
24	Agency/Group/Organization	UMass Dartmouth
	Agency/Group/Organization Type	Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy Education and Employment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The University was consulted as an ongoing member of the downtown initiative, the Transformative Development District. UMass has a large presence in the downtown and is planning a large scale expansion of the College of Marine Science and Technology on the city's southern peninsula. The anticipated outcome is the college's continued participation in revitalization efforts.
25	Agency/Group/Organization	New Bedford/Fall River Housing Partnership
	Agency/Group/Organization Type	Housing Services - Housing Service - Fair Housing Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City co-chairs the New Bedford/Fall River Housing Partnership. The group initially formed to address and prevent mortgage foreclosures and has expanded to provide educational seminars on credit management, and a focus on homebuyer education. The anticipated outcome is continued focus on pre- and post-counseling and sustainable homeownership programs.

Identify any Agency Types not consulted and provide rationale for not consulting

A broad range of agencies and organizations were proactively consulted during the development of the Five-Year Consolidated Plan and Annual Action Plan. In keeping with HUD's Best Practices, the City of New Bedford consulted with Housing Developers, Service Providers, Civic and Business Leaders, and Units of Adjacent Governments.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of New Bedford	The Consolidated Plan and Annual Action Plan was developed in consultation with the City's Homeless Service Provider Network (HSPN) and is consistent with the goals and priorities of the Continuum of Care. The HSPN membership consists of non-profit organizations, the business community, faith-based organizations, local government, public and assisted housing providers, private and governmental health, mental health, and service agencies. HSPN members are expected to continue to be active participants in the development of future plans and reports.
New Bedford Housing Authority Plan	New Bedford Housing Authority	The City of New Bedford and the New Bedford Housing Authority (NBHA) consult with one another during the preparation of each agency's Consolidated and Annual Plans 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 households and ensure services are available to meet the needs of low and moderate income residents.
Uniting in Pursuit of Growth and Opportunity	Regeneration Committee	A comprehensive planning vision for New Bedford was completed through an independent Regeneration Committee, comprised of a diverse group of business and educational community leaders. The plan presents concrete strategies in four distinct areas. Specifically, 1. Organizing and sustaining New Bedford economic development activities; 2. Furthering the regeneration of downtown New Bedford; 3. Growing the Port of New Bedford; and 4. Growing advanced manufacturing industries.
Capital Improvement Plan	City of New Bedford	In 2014, the City developed a new Long-Range Capital Improvement Program (CIP). The plan includes a \$42 million commitment from FY 2014-FY 2018 that provides the basis for capital asset preservation projects, for public safety buildings, New Bedford Public Schools, and public facilities. The plan will identify both ongoing capital needs and strategic opportunities for CIP investment over the long term.

Table 3 – Other local/regional/federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of New Bedford through the DPHCD is in consistent contact with various public and private agencies to ensure funding priorities are in line and coordinated with current community development goals and objectives. The DPHCD consults with numerous housing and real estate entities through its leadership on the New Bedford/Fall River Housing Partnership. This Partnership is comprised of 30 local lenders, realtors, CHDOs, and home counseling agencies and is a collaboration between the Cities of Fall River and New Bedford.

The DPHCD also consults with the regional planning agency -- Southeastern Regional Planning and Economic Development District -- in implementing the Consolidated Plan. The DPHCD director is a commissioner on the regional planning board and participates in monthly meetings involved in the comprehensive planning efforts for housing, economic development and transportation initiatives for Bristol County.

The DPHCD also participates on the advisory committee for the South Coast Regional Network to End Homelessness. This regional organization represents the Continuum of Care for four cities in Bristol County -- Attleboro, Taunton, Fall River and New Bedford -- and is instrumental in implementing the coordinated intake and assessment system across these continuums.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The public participation process for the 2015-2019 City of New Bedford Consolidated Plan solicited input that was collected through three primary citizen participation activities: Citywide Public Meetings, the Consolidated Plan Community Survey, and Public Hearings. Quantitative public feedback gathered through the Public Meetings and Community Surveys were used to identify community needs, priorities and plan goals.

Public meeting attendees were able to rank a series of community development improvements that correlate to federal formula block grant eligible activities. Responses prioritizing these desired improvements are as follows:

ECONOMIC DEVELOPMENT

1. Commercial Façade Improvements
2. Business Assistance Program – Technical Assistance for small businesses
3. Micro-Enterprise Development
4. Business Incubators

HOUSING

1. Homeownership Assistance – Down Payment, Closing Cost
2. Housing Rehabilitation Loans/Grants
3. Lead Paint Abatement
4. Additional Rental Housing

PUBLIC INFRASTRUCTURE

1. Park and Recreation Improvements
2. Parking Facilities
3. Water/Sewer Improvements
4. Street Improvements

PUBLIC FACILITIES

1. Senior Centers
2. Handicapped Centers
3. Removal of Architectural Barriers
4. Homeless Facilities

PUBLIC SERVICES

1. Senior Services
2. Handicapped Services
3. Bilingual Services
4. Legal Services

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/ broad community	Public Hearing #1 12/9/2014 at 6:00 PM New Bedford Main Library. Provided overview of the Consolidated Plan, solicited input on community needs and priorities. Approximately 12 people attended.	A PowerPoint was presented reviewing the City of New Bedford's Five-Year Consolidated Planning process and previous use of HUD funds. Comments consisted of supporting specific projects in the International Market Place area (i.e. Cape Verdean Cultural Center) and continued support for senior and veterans programs.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Neighborhood Meeting	Minorities Non-English Speaking - Specify other language: Spanish, Portuguese Neighborhood Residents	Mt. Pleasant Neighborhood Association Meeting on 10/22/2014 at 6:30 PM Holy Name of the Sacred Heart of Jesus Christ Church – 121 Mt. Pleasant Street. Provided overview of the Consolidated Plan, solicited input on community needs and priorities. Technical Assistance on submission of CDBG application. Approximately 9 people attended.	Comments received consisted of the following: support for the development of the International Market Place area and along Acushnet Ave. corridor, support for Emergency and Transitional Housing programs, support for additional transportation programs, services for youth, and support for additional recreational services and an indoor facility in the North End.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Neighborhood Meeting	Minorities Non-English Speaking - Specify other language: Spanish, Portuguese Neighborhood Residents	South End Neighborhood Association Meeting on 10/22/2014 at 6:30 PM at Ingraham Place - 80 Rivet Street. Provided overview of the Consolidated Plan, solicited input on community needs and priorities. Approximately 7 people attended.	Comments received consisted of the following: affordable housing, emergency rehabilitation and general rehabilitation of multi-family residential homes were identified as needs and priorities by the Association. Business loans for both small and medium sized business were identified as a priority. Road and sidewalk repair was also identified as a priority.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Neighborhood Meeting	Non-English Speaking - Specify other language: Spanish, Portuguese Neighborhood Residents	Cove Street Neighborhood Association Meeting on 11/3/2014 at 6:30 PM New England Demolition & Salvage - 73 Cove Street. Provided overview of the Consolidated Plan, solicited input on community needs and priorities. Approximately 18 people attended.	Comments received consisted of the following: road and sidewalk repairs were identified as a priority. Residents also identified public safety efforts including police presence and lighting. Additionally, residents voiced support for continuation of housing rehabilitation efforts and efforts to remove blighting properties.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Neighborhood Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Portuguese</p> <p>Neighborhood Residents</p>	<p>Great Neighborhood Association Meeting on 12/2/ 2014 at 6:00 PM Global Learning Public Charter School 190 Ashley Blvd. Provide overview of the Consolidated Plan, solicited Input on community needs and priorities. Approximately 45 people attended. Thirty were native Spanish speakers from Guatemala. A Spanish speaking translator was present at the meeting to provide translation services.</p>	<p>Attendees completed a group exercise to identify high priority needs for the following categories (Community Development, Housing, Public Infrastructure, Economic Development and Homelessness). The following are the results of the survey comments: Community Development (Street Lighting/ Improvements), Housing (Lead-Free Housing, Home Repairs for Existing Homeowners, Affordable Rental Housing), Public Infrastructure (Street Improvements/ Drainage), Economic Development (Tech Assistance to Businesses and Storefront/ Business District Improvements) and Homeless (Additional Emergency Shelters and Mental Health Services).</p>	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Neighborhood Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/ broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>12/3/2014 at 9:00 AM DPHCD, 608 Pleasant Street. Obtained input on community development and housing needs and priorities. Approximately 13 people attended. The following organizations attended the focus group session: Catholic Social Services, MassHousing, Greater New Bedford Association of Realtors, New Bedford Housing Authority, TRI, and WHALE.</p>	<p>Attendees discussed a variety of housing needs with consensus for the need for additional Veterans Housing units, small housing units for one person households, and the need for additional accessible units. Discussion also focused on existing housing conditions and the need for housing rehabilitation and energy efficiency programs. Attendees also discussed the housing demand created by growing numbers of homeless families in motels. Housing Developers shared concerns about rising operating costs and impact cost and rising interest rates would have on the market. Developers spoke of lack of housing development opportunities as the market tightens.</p>	<p>All comments were accepted.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Neighborhood Meeting	Minorities Persons with disabilities Non-targeted/ broad community	11/20/2014 at 9:00 AM DPHCD, 608 Pleasant Street. Obtained input on community development and homeless needs/ priorities. Approximately 26 people attended.	Comments received included: lack of sufficient affordable housing for low-income families; frustration with the ability to effectively deliver services to families placed out of their community of origin; causational impact of addiction on increasing homeless numbers.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Neighborhood Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/ broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Youth Focus Group</p> <p>Tuesday, 1/6/2015 at 4:00 PM</p> <p>DPHCD, 608 Pleasant St.</p> <p>Obtained input on youth-related community development needs.</p> <p>Approximately 11 people attended. The following organizations attended the focus group session: Dennison Memorial, Boys and Girls Club, NB Art Museum, Trips for Kids, YouthBuild, Mass in Motion, and Saturday Academy.</p>	<p>Attendees identified the following as priority needs: summer employment programs, transportation, recreational programs that include an educational component, and utilization of vacant lots near schools to support the school's mission and activities.</p>	<p>All comments were accepted.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	News-paper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Khmer, Spanish, Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/ broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The Standard Times Newspaper English Dates Published in Newspaper 12/3/2014 and 1/9/2015. The DPHCD held two Consolidated Plan public meetings to solicit input on 12/9/2014 and 1/13/2015.</p>	<p>Consolidated Plan Public meeting to solicit input. Technical assistance in preparing the RFP was encouraged and accommodated to all parties interested.</p>	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	News-paper Ad	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/ broad community	Vocero Hispano Newspaper Spanish Dates Published in Newspaper 12/11/2014 and 1/9/2015. The DPHCD held two Consolidated Plan public meetings to solicit input on 12/9/2014 and 1/13/2015	Consolidated Plan Public meeting to solicit input. Technical assistance in preparing the RFP was encouraged and accommodated to all parties interested.	NA	
11	Neighborhood Meeting	Minorities Non-English Speaking - Specify other language: Spanish , Portuguese Non-targeted/ broad community	The City launched a web-based survey in three languages to capture input on resident prioritization in categories of economic development, housing, homeless services, public facilities, and public infrastructure	The City received over 900 responses related to prioritization of housing and community development needs. Results are included within the Needs Assessment portion of Consolidated Plan.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Meeting	Non-targeted/ broad community	The City will conduct public hearing on May 27, 2015 to obtain comment on the draft Consolidated Plan and Annual Action Plan.		All comments were accepted.	

Table 4 – Citizen Participation Outreach

DRAFT

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Consolidated Plan Needs Assessment provides an overview of the city's housing, homeless, and community needs compiled through an analysis of relevant data as well as from information provided by residents, property owners, the New Bedford Public Housing Authority, key stakeholders, non-profit service providers, and City officials.

Overwhelmingly, the Needs Assessment identified the need for safe, affordable housing as the primary housing need. Census data indicates that the housing stock in New Bedford is old and that a high number of residents are cost burdened, paying more than 30% of their income on housing costs. These two (2) issues, along with issues associated with abandoned and foreclosed properties, were identified by 60% of the 828 New Bedford residents responding to a question about housing in a multi-lingual community-wide survey.

New Bedford's Homeless Service Provider Network (HSPN) also identified safe, affordable housing as a priority, but additionally identified the supportive service needs of homeless, formerly homeless, and at-risk households. Rapid rehousing, substance abuse services, mental health services as well as education and employment opportunities were also identified as priority needs.

Non-housing community development needs were assessed in three (3) eligibility areas: public services, public improvements, and public facilities. In the program areas of public improvements and public facilities, the City of New Bedford relies upon a neighborhood-based strategy that addresses needs for infrastructure improvements such as the reconstruction of city streets and sidewalks; the demolition of abandoned and unsafe buildings; physical improvements to improve public facilities and parks; and the creation of neighborhood and cultural centers. Public Service needs include services to high-risk populations such as youth services and child care, afterschool programs, summer camps, and youth employment; recreational programs for all New Bedford residents; and services to prevent domestic violence.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The following section of the Consolidated Plan provides a summary of New Bedford’s housing needs utilizing information provided by HUD and describing levels of housing need by income range, family type and type of housing problems.

Between 2000 and 2011, the population of New Bedford remained relatively stable. While the median income of New Bedford households rose by 36% to \$37,493, the number of low income families remains high. According to 2007-2011 CHAS data for New Bedford, 6,940 households, nearly 18% of the total households, were in the extremely low income range of the 0%-30% HUD Area Median Income (AMI); 6,415 households, more than 16% of the total households in New Bedford, were in the very low income range of 30-50% AMI; and 6,270 households, 16% of the total households, were low income at >50-80% AMI. Overall, slightly more than 50% of New Bedford households were at or below 80% of AMI, the income range often targeted for federal housing assistance.

For many of these low and moderate income households, the ability to secure safe affordable housing is a challenge. These families experience a housing cost burden, traditionally defined as a household expending more than 30% of their income on housing costs. A severe housing cost burden exists when families expend more than 50% of their income on housing. According to the 2007-2011 CHAS data, 64% of the extremely low income households, those at 30% or less of AMI, experience a severe housing cost burden; an additional 13% experience a housing cost burden. For this extremely-low income population the lack of deeply affordable units leads to housing instability.

Among these very low income households, those with incomes between 30 and 50% of AMI, 38% experience a severe housing cost burden; an additional 36% experience a housing cost burden. While these very low income households are less likely to have the severe cost burden than their extremely low income counterparts, 74% of these households are unable to secure affordable housing. The disproportional expenditure of household income on housing costs has economic development implications as those families must often choose between housing and other basic necessities.

Low income households, while better positioned in the housing market, are still likely to experience a housing cost burden. Nearly 50% of these households expend more than 30% of their household income on housing, including utilities.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	93,768	95,006	1%
Households	38,240	38,869	2%
Median Income	\$27,569.00	\$37,493.00	36%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

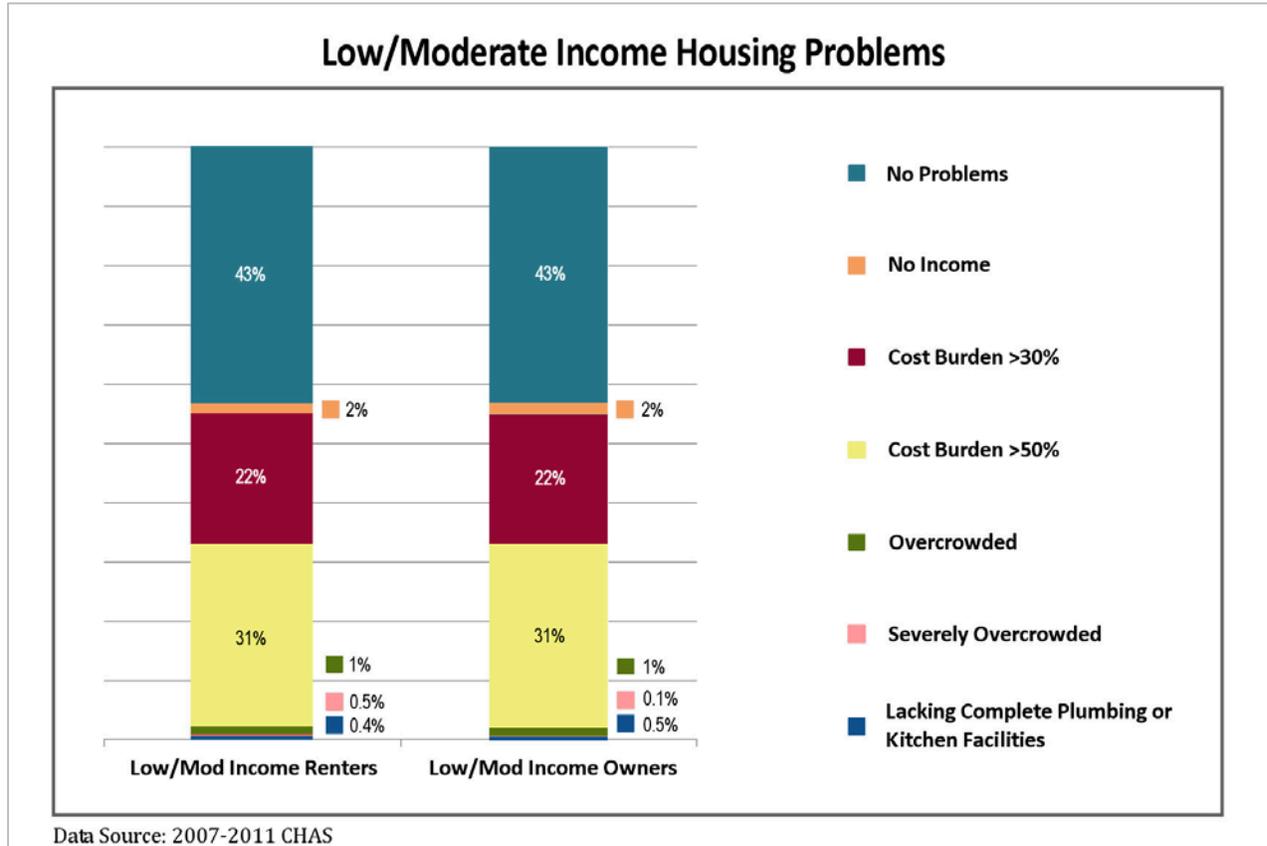
Number of Households Table

	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	>100% AMI
Total Households *	6,940	6,415	6,270	3,525	15,725
Small Family Households *	2,335	2,155	2,320	1,910	8,450
Large Family Households *	255	380	385	100	1,190
Household contains at least one person 62-74 years of age	1,145	1,185	1,065	540	2,715
Household contains at least one person age 75 or older	1,180	1,655	1,065	520	820
Households with one or more children 6 years old or younger *	1,274	1,110	1,160	775	2,175
* the highest income category for these family types is >80% AMI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables



1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	20	10	70	150	15	0	20	0	35

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	20	10	0	85	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	75	100	30	280	0	35	60	0	95
Housing cost burden greater than 50% of income (and none of the above problems)	3,690	1,825	190	4	5,709	780	620	610	265	2,275
Housing cost burden greater than 30% of income (and none of the above problems)	770	1,635	1,700	205	4,310	130	680	600	700	2,110
Zero/negative Income (and none of the above problems)	320	0	0	0	320	135	0	0	0	135

Table 7 - Housing Problems Table

Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,865	1,940	310	105	6,220	800	660	685	265	2,410
Having none of four housing problems	1,680	2,820	3,600	1,690	9,790	135	995	1,670	1,465	4,265
Household has negative income, but none of the other housing problems	320	0	0	0	320	135	0	0	0	135

Table 8 – Housing Problems 2

Data 2007-2011 CHAS

Source:

Cost Burden

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,910	1,425	715	4,050	140	230	395	765
Large Related	170	275	65	510	4	15	145	164
Elderly	1,225	1,050	350	2,625	585	880	500	1,965
Other	1,320	800	790	2,910	195	175	240	610
Total need by income	4,625	3,550	1,920	10,095	924	1,300	1,280	3,504

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS

Source:

Severe Cost Burden

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,700	600	60	2,360	140	165	250	555
Large Related	170	65	0	235	4	15	25	44
Elderly	855	575	80	1,510	455	325	170	950
Other	1,125	615	50	1,790	195	110	180	485
Total need by income	3,850	1,855	190	5,895	794	615	625	2,034

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	95	70	110	10	285	4	35	25	0	64
Multiple, unrelated family households	30	20	0	20	70	0	0	35	0	35
Other, non-family households	15	0	0	0	15	0	0	0	0	0
Total need by income	140	90	110	30	370	4	35	60	0	99

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

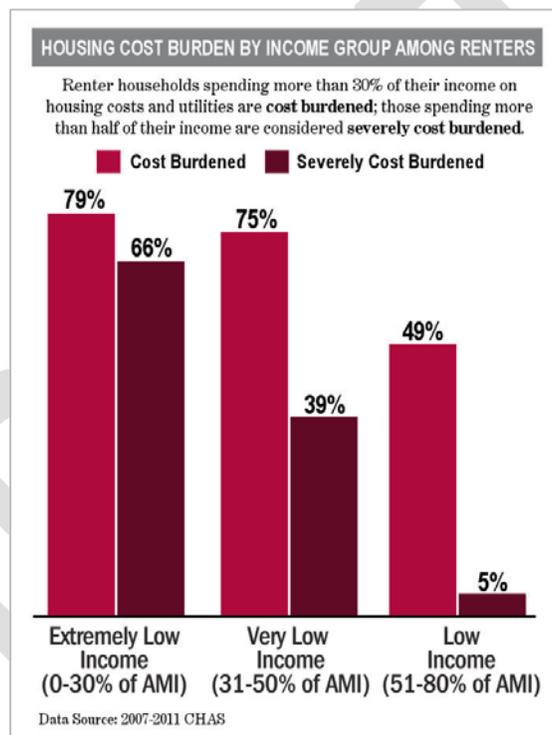
Describe the number and type of single person households in need of housing assistance.

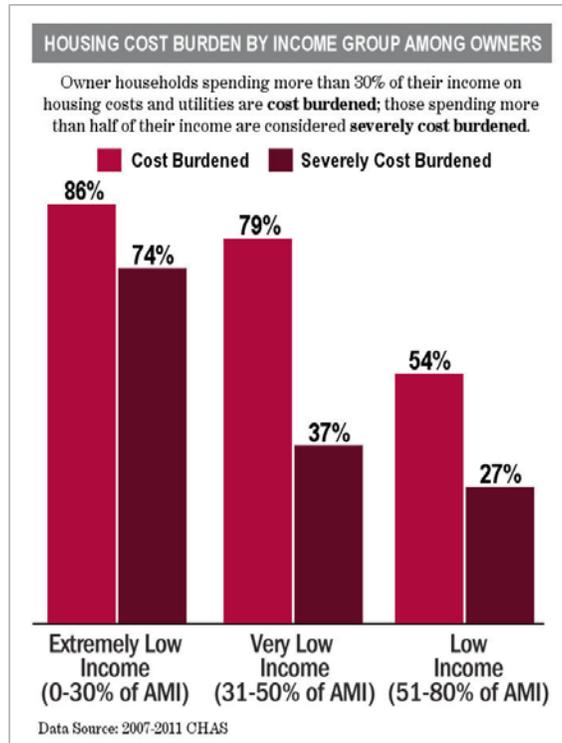
According to data from the 2007-2011 American Community Survey, 83% of non-family households are single person households. Using this percentage against the estimate of non-family households which are cost burdened (3,520, categorized as "Other" in Table 5 above) gives an estimate of 2,920 single family households with a cost burden, spending more than 30% of income on housing costs.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Almost 18% (or approximately 16,500) of the New Bedford non-institutionalized civilian population has a disability, according to the 2009-2013 ACS data. Additional information is needed about the types of disability and whether those disabilities require some kind of housing assistance due to mobility impairments or inability to earn sufficient income to afford housing. The City of New Bedford does not track the number of families in need of housing assistance who are victims of domestic violence. The Women's Center operates a safe house and emergency shelter for victims of domestic violence, sexual assault and/or stalking.

What are the most common housing problems?





Cost burden, including severe cost burden, is by far the biggest problem facing New Bedford renters. The incidence of cost burden or severe cost burden is more than 10 times greater than the incidence of any of the other housing problems including overcrowding, severe overcrowding, and living in substandard housing. 10,095 New Bedford renter households under 80% of AMI experience a housing cost burden compared with 415 total households that experience any one of the other housing conditions -- overcrowding, severe overcrowding, and living in substandard housing -- combined.

- Severe housing cost burden, spending more than 50% of income on housing including utilities, is impacting 5,709 renter households; and,
- Severe housing cost burden, spending 30% to 50% of income on housing including utilities, is impacting 4,310 renter households.

New Bedford homeowners are also challenged by paying too much for housing. Severe housing cost burden and housing cost burden are the two most common housing problems facing New Bedford homeowners.

- Severe housing cost burden, spending more than 50% of income on housing including utilities, is impacting 2,305 homeowners; and,
- Housing cost burden, spending between 30% and 50% of income on housing including utilities, is impacting 2,210 homeowners.

Are any populations/household types more affected than others by these problems?

Extremely low income and very low income renters have the highest number of severely cost burdened households (more than 50% of income on housing, including utilities), while very low income and low income renters are more likely to spend between 30 and 50% of their income on housing, including utilities. For homeowners, the number of severely cost burdened households is more evenly distributed among the income categories up to 80% of area median income. Perhaps even more surprising, the largest number of cost burdened homeowners (30 to 50% of income on housing, including utilities) is the 700 homeowner households earning 80 to 100% of area median income, although the number of homeowners at 30 to 50%, and 50 to 80% were also significant.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The continuing loss of affordable housing, in conjunction with the lack of growth in local living wage jobs, has exacerbated the problem of at-risk homeless individuals and families.

The most prevalent characteristic and need of low income individuals and families who are at imminent risk of losing their housing is their low income and lack of economic resources, with 24% of New Bedford residents living at or below the poverty line.

Based upon consultations with key stakeholders and the New Bedford Homeless Service Providers Network (HSPN), the “extremely hot” housing market has resulted in a significant loss of traditional affordable rental units. Households including elders and disabled persons are being displaced as smaller properties are acquired and redeveloped. These displaced households are not able to find affordable replacement housing.

The households most susceptible to becoming homeless are households who are at less than 30% of area median income and are severely cost-burdened (paying more than 50% of their income for rent). With such limited resources, these families are often left to choose between food, medical care or housing. Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abusers, those with severe mental health problems, and people exiting incarceration. Consultations with Housing Operators and Homeless Service Providers Network identified substance addiction and mental health issues as growing challenges.

Persons with the imminent risk of residing in shelters or becoming unsheltered characteristically have a combination of financial factors that create the risk, such as lack of a living wage job, rent in excess of 30% of their income, and high child care, medical or transportation costs.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of New Bedford Emergency Solution Grant Written Standards Guidance Manual provides a “Risk Factors for Homelessness Worksheet” to be used by providers in assessing and prioritizing households for prevention assistance. These factors, summarized below, serve as an operational guideline for “At-Risk” populations.

At-Imminent-Risk Households who:

1. have annual incomes below 30% AMI; AND
2. do not have sufficient resources or support networks immediately available to obtain permanent housing and prevent literal homelessness; AND
3. Either:
 - a. will imminently lose their primary nighttime residence within 14 days; OR
 - b. are fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or other dangerous or life threatening conditions related to violence.

At-Risk Households who:

1. have annual incomes below 30% AMI; AND
2. do not have sufficient resources or support networks immediately available to obtain permanent housing and prevent literal homelessness; AND
3. meet at least one of the following six conditions:
 - i. Moved two or more times due to economic reasons in 60 days prior to application for assistance
 - ii. Living in the home of another due to economic hardship
 - iii. Losing housing within 21 days after application date
 - iv. Living in a hotel/motel not paid for by charitable organizations or federal/state/local government programs
 - v. Living in severely overcrowded unit as defined by the U.S. Census Bureau (single-room occupancy or efficiency apartment unit in which more than two persons, on average, reside, or another type of housing in which there reside more than 1.5 persons per room)
 - vi. Exiting publicly funded institution or system of care

Estimates of the number of at-risk persons who become homeless annually are derived from the 2014/2015 Homeless Survey Reports. Homeless Management Information System (HMIS) data was also utilized in this assessment.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The Homeless Services Provider Network has identified the following as the three (3) leading causes of homelessness in New Bedford:

- 1) An inability to afford available housing reflecting both the income of the homeless and the cost of housing;
- 2) Domestic violence; and,
- 3) Mental illness and/or substance abuse

DRAFT

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The disproportionately greater need analysis looks at the incidence of housing problems at various income levels by race and ethnicity. The data is provided according to the following breakdowns: White, Black/African American, Asian, American Indian and Alaska Native, Pacific Islander, and Hispanic.

In reading this analysis it is important to remember that the population of American Indian and Alaska Native (1.3%), population of Asian alone (.9%) and Pacific Islander (.1%) account for very small proportions of the New Bedford total population. Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, this data may indicate an issue that should be explored further but does not provide definitive evidence of a disproportionately greater housing need.

0%-30% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,400	1,425	405
White	4,445	795	210
Black / African American	435	90	35
Asian	25	0	0
American Indian, Alaska Native	80	0	0
Pacific Islander	0	0	0
Hispanic	1,095	450	145

Table 12 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,080	1,285	0
White	3,195	925	0
Black / African American	215	95	0
Asian	50	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	315	185	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,880	2,780	0
White	2,010	2,165	0
Black / African American	195	40	0
Asian	10	15	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	30	0
Hispanic	365	340	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,140	2,645	0
White	955	1,930	0
Black / African American	95	105	0
Asian	0	34	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	35	370	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The overall incidence of one or more housing problems for New Bedford households in the 0 to 30% area median income is 78%. Analysis by race and ethnicity of the incidence of one or more housing problem for households earning 0 to 30% of area median income indicate a disproportionately greater need for Asian, American Indian and Alaska Native with 100% of the households in the 0 to 30% income bracket experiencing one or more housing problems. In real numbers the Asian, American-Indian, and Alaskan Native households experiencing this burden is small, only 105 households. The rate for Whites is 82%, for Black/African American households is 78%, and for Hispanic households is 65%.

Although almost three quarters of New Bedford households in the 30 to 50% area median income bracket experience one or more housing problems, no one racial or ethnic group experiences a disproportionate amount of housing problems. The overall incidence of one or more housing problems for New Bedford households in the 30 to 50% area median income is 76%, the incidence for White households is 78%, the incidence for Black African American is 69%, the incidence for Asian is 77%, the incidence for Hispanic is 63%, and the incidence for American Indian, Alaska Native, and Pacific Islander is 0%.

Slightly more than half (51%) of New Bedford households in the 50 to 80% AMI bracket experience one or more housing problems. Black/African American households experience a disproportionately greater need (83%) although the total number of households in this category is small (235 Black/African American households earning 50% to 80% AMI). American Indian and

Alaska Native in this income bracket are also experiencing a disproportionately greater need (67%) but the number of households is even smaller (30).

A little less than one third (30%) of New Bedford households in the 80 to 100% AMI income bracket experience one or more housing problems. The incidence of one or more housing problems for the 200 Black/African American households in this income category is 48%, indicating a disproportionately greater need. None of the other racial or ethnic groups in this income category experience a disproportionate greater need.

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NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems.

The four (4) severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.5 persons per room (overcrowding); and 4) Cost burden greater than 50% (share of income devoted to housing costs).

To calculate disproportionate severe need for each race/ethnicity, New Bedford has calculated the share of the total number of households with one or more severe housing problems that is from a particular race/ethnicity and compared that figure to the share of all New Bedford households at that income level that experience the problem. (Share of Race/Ethnicity = number of households for that race/ethnicity with one or more housing problem / total number of households for that race/ethnicity.)

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,930	2,885	405
White	3,520	1,715	210
Black / African American	355	170	35
Asian	25	0	0
American Indian, Alaska Native	80	0	0
Pacific Islander	0	0	0
Hispanic	725	825	145

Table 16 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Concentrations of Severe Housing Problems

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,210	3,155	0
White	1,805	2,325	0
Black / African American	95	214	0
Asian	15	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	150	355	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	715	4,950	0
White	465	3,710	0
Black / African American	75	165	0
Asian	0	25	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	30	0
Hispanic	75	625	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	209	3,570	0
White	164	2,720	0
Black / African American	20	175	0
Asian	0	34	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	15	390	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Three out of five New Bedford households (60%) in the **0 to 30%** of AMI category experience a severe housing problem. Asian, American Indian, and Alaska Native experience a disproportionate need -- 100% of the time, although the total numbers are small -- 25 Asian households at this income level and 80 American Indian, Alaska Native. The incidence of one or more severe housing problems for the lowest-income White households is 65%. The incidence of one or more significant housing problems for the lowest income Hispanic households is significantly lower at 43%.

More than three quarters (76%) of New Bedford households at **30 to 50%** of AMI are experiencing one or more severe housing problems. None of the racial or ethnic groups experience a disproportionate need. The 500 Hispanic households -- **30 to 50%** of AMI -- experience one or more severe housing problems at a significantly lower rate of 63%.

New Bedford households in the **50 to 80%** of AMI bracket experience one or more severe housing problems 13% of the time. Although the total number is small (240 households), Black/African American households in the **50 to 80%** AMI bracket experience a disproportionate amount (31%) of severe housing problems.

The incidence of one or more severe housing needs among the 3,779 New Bedford households in the **80 to 100%** of AMI bracket is low -- 6%. None of New Bedford's ethnic or racial groups in this income bracket experience a disproportionate severe housing need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines a household as cost burdened when the household spends more than 30% of income on housing, including utilities. By this definition, more than half, or 54% of New Bedford households, are not cost burdened, paying less than 30% of their income on housing including utilities; 23% pay between 30 and 50% of their income on housing including utilities, and 22% are severely cost burdened, paying more than half of their income on housing, including utilities.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,855	8,615	8,099	405
White	15,605	6,330	6,120	210
Black / African American	985	535	495	35
Asian	265	70	45	0
American Indian, Alaska Native	55	20	80	0
Pacific Islander	30	0	0	0
Hispanic	1,835	1,125	865	145

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

None of the three (3) major racial and ethnic groups in New Bedford (White, Black/African American, and Hispanic) have a disproportionate incidence of cost burden or severe cost burden. Asian and Pacific Islander households are overrepresented in the no cost burden category with 70% of Asian households and 100% of Pacific Islander households not cost burdened.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

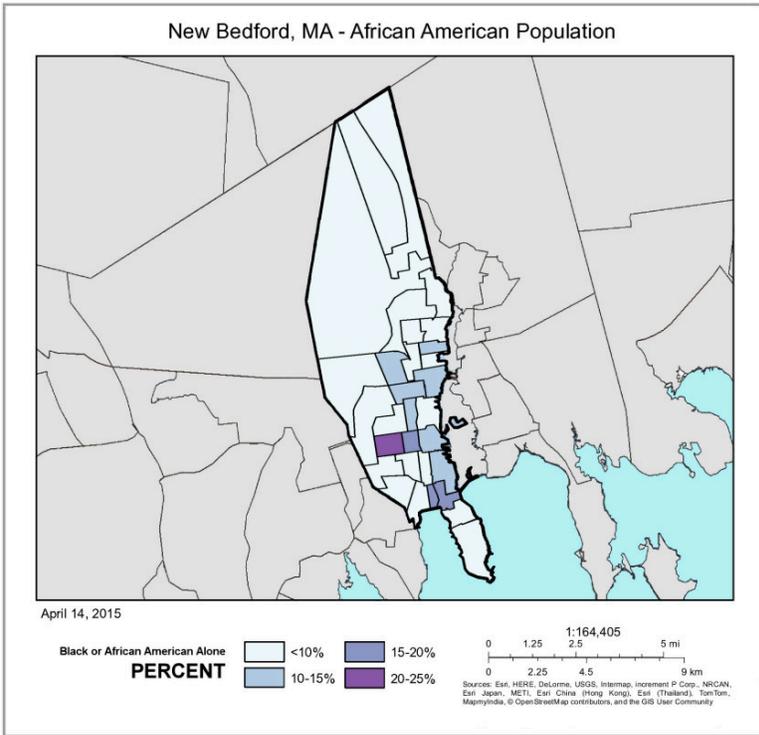
Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The analysis of disproportionately greater need for housing problems, severe housing problems, and cost burden indicate that low and moderate income Black African American households and very-low and low income Asian, American Indian and Alaska Native households are the most likely to suffer from a housing problem at a disproportionately higher rate, ten (10) or more percentage points higher than the incidence of the general population at that income level.

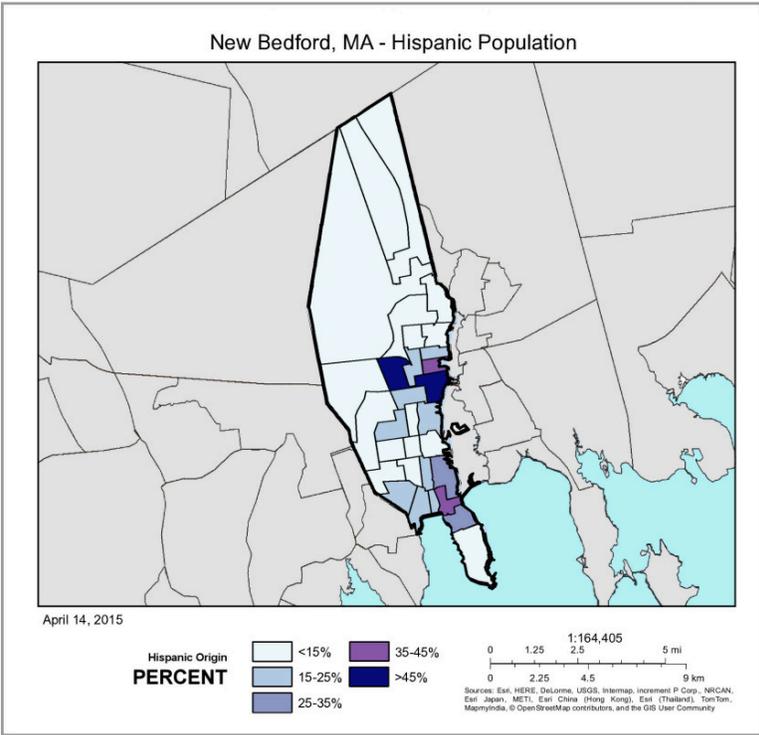
Low income (50 to 80% AMI) and moderate income (80 to 100% AMI) Black/African-American households experience a disproportionately greater incidence of one or more housing problems. 435 Black/African-American households earning between 50 to 100% of AMI have one or more housing problems. Low income (50 to 80%) Black/African American households also experience a disproportionately greater incidence of severe housing problems, affecting 240 households.

Very low income (0 to 30% AMI) Asian, American-Indian and Alaskan Native households have a disproportionately greater need of one or more housing problems than all very low income New Bedford households, 78% of whom experience one or more housing problems. Moderate income American Indian and Native Alaska are also experiencing a disproportionately greater incidence of one or more housing problems. Very low income Asian, American Indian and Alaska Natives experience a disproportionate incidence of severe housing problems as well -- 100%, although the total numbers are small -- 25 Asian households at this income level and 80 American Indian and Alaska Native.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?



Geographic concentrations of minority populations in the city are illustrated within this series of maps. Concentrations of Hispanic and Black residents can be found throughout the South Central, South End and Cove Street neighborhoods of the city. In addition, the near North End neighborhood and Acushnet Heights neighborhood have concentrations of Hispanic households. These neighborhoods of greater minority concentration also include higher concentrations of households living in poverty and have severe housing cost burdens.



NA-35 Public Housing – 91.205(b)

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,687	1,707	10	1,676	21	0	0

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	18,215	13,094	14,770	13,075	13,764	0	
Average length of stay	0	0	6	6	0	6	0	0	
Average Household size	0	0	2	1	1	1	1	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	377	371	2	367	2	0	
# of Disabled Families	0	0	402	816	2	805	9	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	1,687	1,707	10	1,676	21	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1,252	1,355	8	1,328	19	0	0
Black/African American	0	0	417	308	2	304	2	0	0
Asian	0	0	8	11	0	11	0	0	0
American Indian/Alaska Native	0	0	10	33	0	33	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition**

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	869	410	2	408	0	0	0
Not Hispanic	0	0	818	1,297	8	1,268	21	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition									

Table 24 - Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The New Bedford Housing Authority currently has 81 Handicapped Accessible units, all of which are occupied by families in need of the accessibility features. On the New Bedford Housing Authority's waitlist, there are 35 families requesting accessibility features.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to the New Bedford Housing Authority's Five Year plan, the Authority currently has a public housing waitlist of 1211 households, of which 59% are extremely-low income and an additional 20% are very-low income. Families with children represent nearly 83% of the waitlist households. Of those 1036 family households, 257 applicant households qualify as disabled. Elderly households represent 6.9% of applicants.

The NBHA's Section 8 waitlist is similar to the public housing list in that the list is predominantly extremely and very-low income families.

How do these needs compare to the housing needs of the population at large

The New Bedford Housing Authority does not collect information about the housing needs of people on the waiting list so it is not possible to compare these housing needs with those of the population at large.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Homeless Needs Assessment is predominantly informed by the work of New Bedford's Homeless Services Provider Network. Organized in 1995, the Homeless Service Provider's Network (HSPN) is a collective of more than 60 organizations, including educational, legal, business and faith-based entities, homeless service providers, county and state agencies, and private businesses.

Under the leadership of the City of New Bedford's Department of Planning, Housing and Community Development, the HSPN conducts the annual Point-in Time Count, analyzes Homeless Management Information System data, and seeks to implement strategies to eliminate homelessness.

Indicate if the homeless population is: Has No Rural Homeless

DRAFT

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Households that are comprised completely of adults represent the majority of the homeless population in New Bedford. However, the number of households with children has been increasing since 2010. In 2010, 26% of the total homeless -- 158 people -- were people in households with children. The percentage of homeless households that includes children has been growing steadily each year to the current figure of 35%. Seventy (70) veterans were living in transitional housing units when the count was conducted.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As they do in the general population, Caucasians make up approximately three quarters of New Bedford's homeless population -- 280 sheltered and 35 unsheltered people experiencing homelessness are Caucasian. The second largest racial group, with 67 sheltered and 3 unsheltered experiencing homelessness, is Black/African American. The rate of 18% is significantly larger than the percentage (6%) of Black/African Americans in the total population. The percent of Hispanic people experiencing homelessness is lower than the percent of Hispanics (17%) in the total population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On the night of February 11, 2015, 447 homeless men, women and children in New Bedford (Unsheltered (60), Emergency Shelter (162) and Transitional Housing (225)) were identified in New Bedford. This represents a 28% overall increase from 2014. The largest subpopulations of unsheltered adults were the severely mentally ill, and people with substance abuse issues. Five (5) of the unsheltered people were classified as unaccompanied youth. Of the total sheltered population (387) surveyed, 14%, or 57 individuals, were identified as chronically homeless. Seven families or 14 individuals with children were considered chronically homeless. Almost two thirds of the sheltered homeless suffer from severe mental illness.

Discussion:

The City of New Bedford is concerned about the steady increase in the homeless population over the past five years as well as the significant jump in the sheltered homeless population between 2014 and 2015. Increases in the sheltered homeless may be caused by factors, however, that do not indicate a rise in the total population. These include: better planning, training and outreach leading to a more thorough count, severe weather that forced many homeless people to seek emergency shelter, and gift bags that helped encourage participation.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

New Bedford partners with non-profit service providers and state and federal agencies to meet the needs of non-homeless special needs populations. This section provides an overview of the City's special needs populations including the elderly, veterans, disabled, and persons with substance abuse issues. The data in this section may include some double counting as members of special needs populations can have more than one special need. For instance, an elderly person may also be disabled.

Describe the characteristics of special needs populations in your community:

New Bedford works with private service agencies and state and federal government agencies to identify the characteristics of the city's special needs populations including: the elderly, veterans, persons with disabilities and persons with substance abuse issues.

Age of Residents

	New Bedford	Massachusetts	United States
Population	94,927	6,605,058	311,536,594
Age 55-65	10,801	828,853	37,645,103
% Age 55-65	11%	13%	12%
Age 65 and Over	14,543	933,780	41,851,042
% Age 65 and Over	15%	14%	13%
Age 65 and Over Living in Poverty	2,227	80,729	3,793,577
% Age 65 and Over Living in Poverty	15%	9%	9%

Table 25 - Population by Age

Data Source: 2009-2013 American Community Survey

Veteran Status of Residents

	New Bedford	Massachusetts	United States
Civilian Population 18 Years and Over	72,916	5,191,938	236,576,902
Veteran	4,757	383,087	21,263,779
% Veteran	7%	7%	9%

Table 26 - Veteran Status

Data Source: 2009-2013 American Community Survey

Disability of Residents

	New Bedford	Massachusetts	United States
Population	94,927	6,605,058	311,536,594
Disabled	16,513	735,555	37,168,880
% Disabled	17%	11%	12%

Disabled Youth (Under 5)	110	2,993	160,221
% of Youth (Under 5) Disabled	1.7%	0.8%	0.8%
Disabled School Aged (5-17)	1,167	61,175	2,812,602
% of School Aged (5-17) Disabled	7%	6%	5%
Disabled Young Adult (18-34)	2,434	82,037	3,958,549
% of Young Adults (18-34) Disabled	11%	5%	6%
Disabled Adult (35 and Over)	12,802	589,350	30,237,508
% of Adults (35 and Over) Disabled	26%	16%	19%
Disabled and Living in Poverty	5,776	157,950	8,209,536
% of Total Population Disabled and Living in Poverty	6%	2%	3%
% of Disabled Population Living in Poverty	35%	21%	22%

Table 27 – Disability by Age

Data Source: 2009-2013 American Community Survey

Elderly: According to 2013 Census data, 15% of New Bedford residents are 65 or older, compared to 14% in Massachusetts as a whole and 13% nationally. While New Bedford’s percentage of elders is consistent with the state and nation, the number of elders living in poverty is higher. 15% of New Bedford Elders are living in poverty compared with 9% at the state and national level.

Veterans: According to data from the American Community Survey, 4,757 veterans live in New Bedford, approximately 7% of the total population. This number is consistent with state and national numbers. During the consultation process, a growing need for affordable housing for veterans was identified as a community need. Services for New Bedford veterans are available from the Veteran's Transition House.

Person With Disabilities (mental, physical and/or developmental) means a person who is determined, pursuant to HUD regulations, to have a physical, mental, or emotional impairment that: (1) is expected to be of long-continued and indefinite duration; (2) substantially impedes his or her ability to live independently; (3) and, is of such a nature that the ability to live independently could be improved by more suitable housing conditions;(4) or, has a developmental disability as defined in 42 U.S.C. 6001.

According to 2013 American Community Survey data, nearly 17% of New Bedford residents -- approximately 16,500 -- are disabled. New Bedford does experience a higher level of young adults with disabilities, with 11% of persons aged 18-34 having a disability compared with 5% in Massachusetts and 6% nationally

Disabled persons in New Bedford are also much more likely to live in poverty. 35% of the disabled population lives in poverty compared with 21% and 22% for the state and nation, respectfully.

Substance Abuse: The 2013 National Survey on Drug Use and Health found that 9% of Americans, ages 12 and older, are current users of illicit drugs. Applying this figure to New Bedford, roughly 7,500 New Bedford residents are current drug users. The definition of current user is someone who has used an illegal drug at least once in the past month.

What are the housing and supportive service needs of these populations and how are these needs determined?

It is hard to generalize about the characteristic of special needs populations. Yet, as New Bedford has a greater percentage of special needs populations living in poverty, the demand for affordable, accessible housing and for services is presumed to be higher. New Bedford recognizes that individual and household housing and services needs must be responsive to residents' needs, particularly the needs of special needs populations who may have more trouble finding employment and living independently. During the consultation process, the transportation needs of special needs populations, particularly the elderly, was identified as a need.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Massachusetts HIV/AIDS surveillance data, 496 New Bedford residents were living with HIV/AIDS in December 2012. The average annual rate of HIV diagnosis is 12.6 per 100,000, which is higher than the state rate of 10.3 persons per 100,000. Persons with HIV/AIDS are healthier and living longer which means that this special needs population needs a broader range of services including job training and independent living options.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

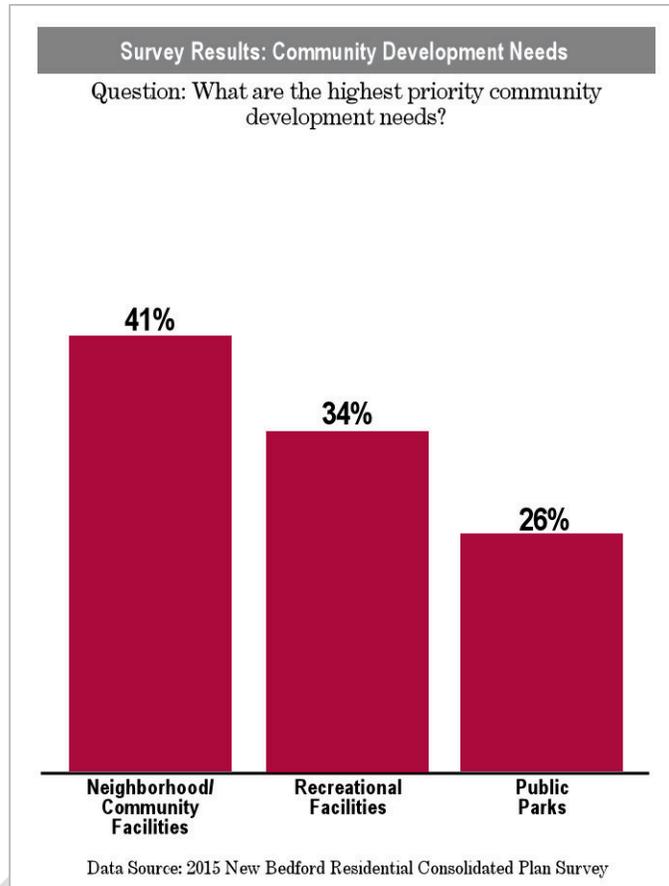
Describe the jurisdiction’s need for Public Facilities:

New Bedford’s public facility needs include improvements to park and recreational facilities, community centers for seniors and youth, facilities for homeless persons, and capital improvements for facilities operated by community-based organizations. 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.

How were these needs determined?

The city’s needs for public facilities were determined with input from City departments including the Department of Public Infrastructure, the Department of Parks, Recreation and Beaches, the Department of Planning, Housing and Community Development, and citizen input including community priority needs survey. During the City’s Consolidated Plan and First Year Action Plan community input process and public meetings, residents identified public facilities as a high priority.

Resident Input will assist in the allocation of federal resources to address community development needs. The responses to a web-based survey of 900 New Bedford residents are summarized in the chart below:



Survey Results: Public Facilities and Parks

The City of New Bedford initiated a Capital Needs Assessment in 2012. The goal of the assessment was to develop a capital improvement program to coordinate community planning, financial capacity and physical development requirements. The assessment included a comprehensive review of the City's capital needs for infrastructure, transportation, public facilities, water and wastewater facilities.

The Department of Planning, Housing and Community Development (DPHCD) works to implement physical improvements to public facilities that improve the quality of life of low and moderate income residents.

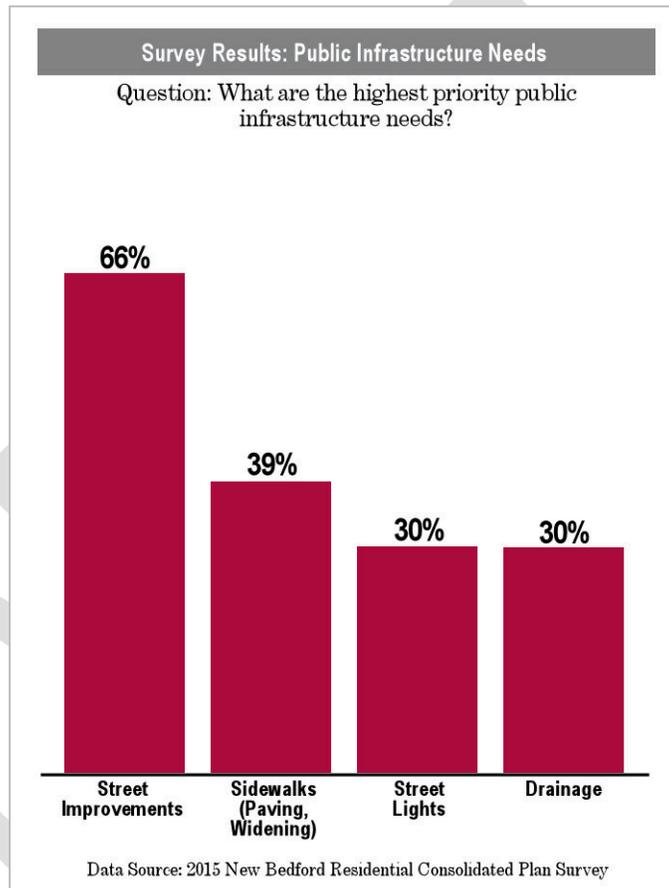
Describe the jurisdiction's need for Public Improvements:

The City of New Bedford has a system of water, sewer and underground infrastructure that is over one hundred years old. The advanced age of the infrastructure results in a number of water main breaks and disruptions in service delivery as well as health hazards from leaded water. Needed infrastructure improvements include the reconstruction of city streets, sidewalks, and streetscape improvements in eligible low income census tracts and the demolition of abandoned and unsafe buildings.

How were these needs determined?

In 2012, the City of New Bedford completed a Capital Needs Assessment that evaluated public facilities, parks, and infrastructure. The recommendations within the Capital Needs Assessment guide the City's Public Improvement Investment Strategies.

Additionally, the Department of Planning Housing and Community Development proactively solicited input via an Inter-Departmental Survey. City department heads were asked to provide detailed information regarding existing public improvement needs and potential funding needs. Resident input obtained during the Consolidated Planning process through a web-based survey of 900 New Bedford residents is summarized in the chart below:



Survey Results: Public Infrastructure

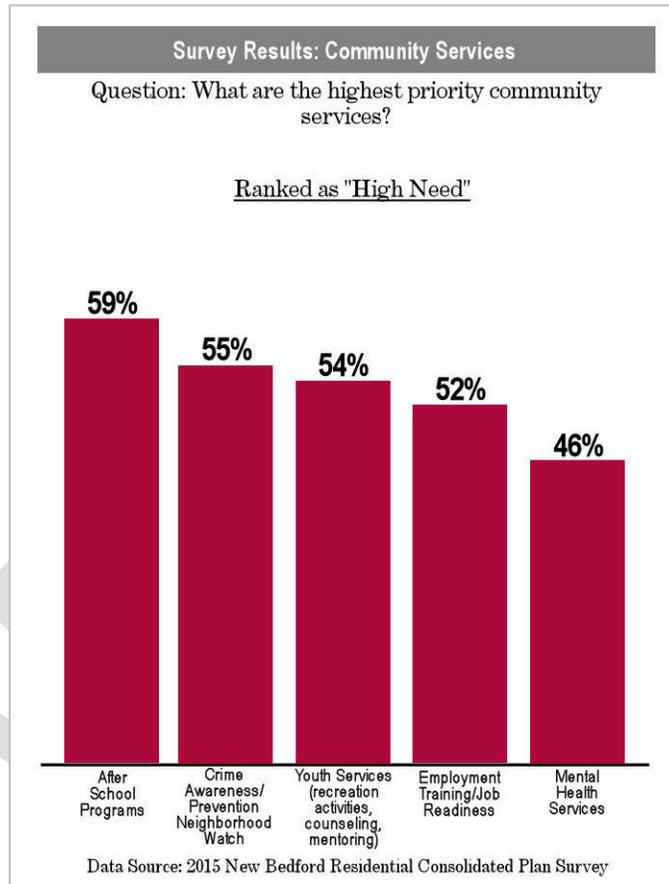
Describe the jurisdiction's need for Public Services:

The City of New Bedford has a high concentration of low income and very low income residents that face a number of significant challenges related to health, vocational training, housing, nutrition, and educational attainment. Various nonprofit organizations provide services for the benefit of these individuals and families who have the most significant need.

Public Services identified as High Priority included regional job training efforts, such as the New Directions and YouthBuild programs.

How were these needs determined?

The Public Service needs were identified by an analysis of community data, input from residents, and consultations with key stakeholders. The responses to a web-based survey of 900 New Bedford residents are summarized in the chart below:



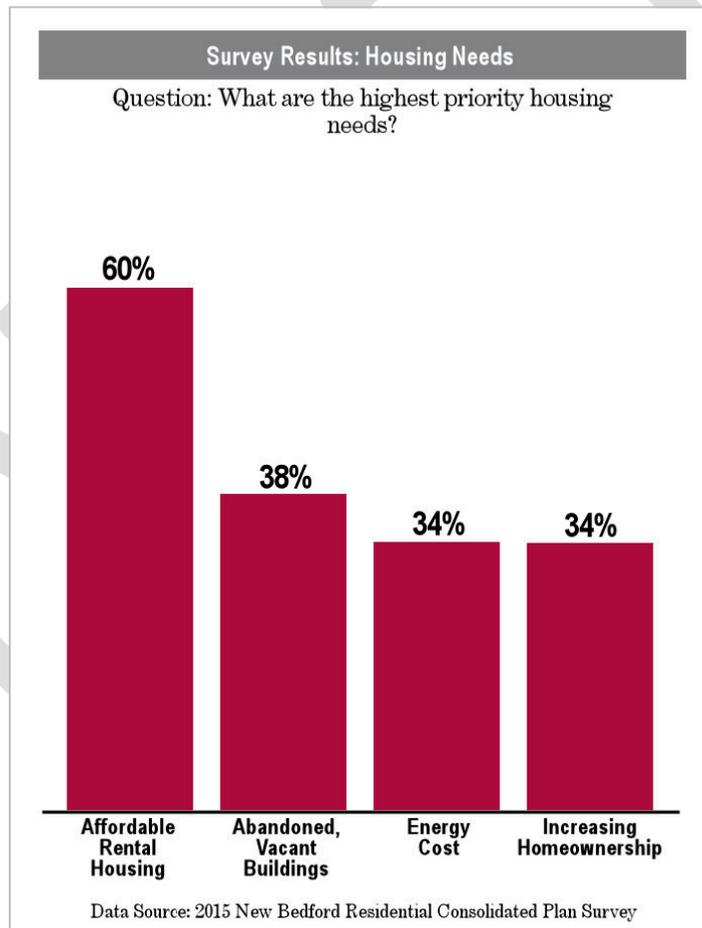
Survey Results: Public Services

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section includes an analysis of U.S. Census and American Community Survey data, as well as an analysis of the results of a priority needs survey conducted by the City of New Bedford. The survey, which was conducted in the first quarter of 2015, provided citizens with a mechanism for helping the City establish priority needs for funding. The City of New Bedford received 903 responses from residents and other key stakeholders. As illustrated in the following bar graph, the majority of survey respondents, 60%, believe that affordable rental housing is the top housing priority. Other priorities identified by survey respondents include abandoned and vacant buildings (38%), energy conservation (34%) and increasing homeownership (34%).



Survey Results: Housing Needs

There is a strong connection between safe and affordable housing, education and positive health and economic outcomes. Affordable housing shortages lead to high rent burdens, overcrowding, substandard housing and housing insecurity. Recognizing the important role that safe and affordable housing plays in families' lives and the stability of neighborhoods, the City of New Bedford maintains a firm commitment to affordable housing strategies.

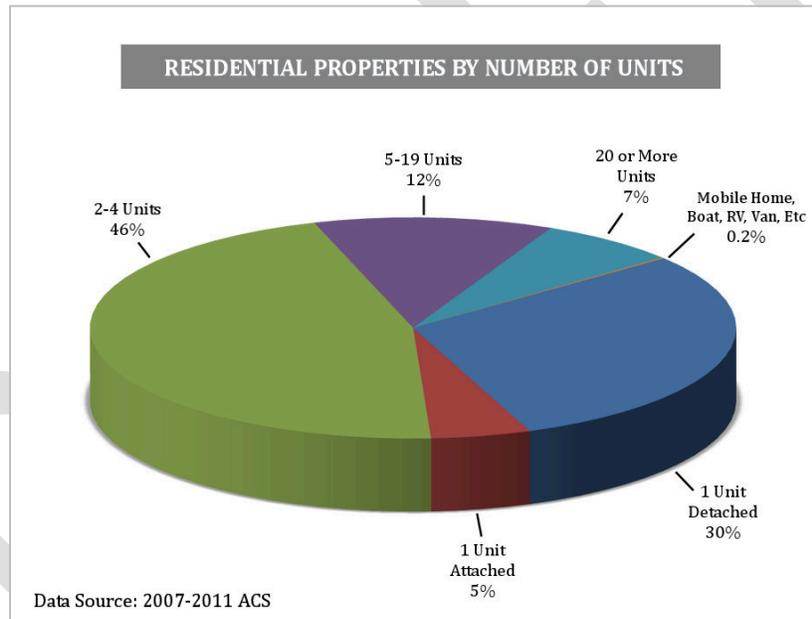
DRAFT

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City of New Bedford, like many industrialized urban New England communities, has an older housing stock comprised of a significant percentage of multi-family properties. Approximately 65% of New Bedford's housing units are located in properties with two or more units; nearly 19% of those are within properties of five (5) or more units. The city's housing stock is dominated by rental housing, which accounts for 56% of the housing stock. This percentage has remained stable over the past 10 years. The owner units are larger than the rental units with 73% of the homeowner units containing three or more bedrooms, while only 40% of the rental units have three or more bedrooms. The City's Fair Housing Analysis of Impediments indicates a strong overlap between areas with concentrations of poverty and areas with concentrations of multi-family properties, primarily on the west side of the city.

All residential properties by number of units



Property Type	Number	%
1-unit detached structure	12,868	30%
1-unit, attached structure	2,057	5%
2-4 units	19,852	46%
5-19 units	5,334	12%
20 or more units	3,079	7%
Mobile Home, boat, RV, van, etc	66	0%
Total	43,256	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	53	0%	393	2%
1 bedroom	417	2%	4,636	21%
2 bedrooms	4,158	24%	7,974	37%
3 or more bedrooms	12,568	73%	8,670	40%
Total	17,196	99%	21,673	100%

Table 29 - Unit Size by Tenure

Data 2007-2011 ACS
Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of New Bedford uses Community Development Block Grant (CDBG) allocations to improve the lives of very low, low and moderate income New Bedford residents through programs such as Emergency Home Repair, or improving parks in low and moderate income neighborhoods. The City of New Bedford, at this time, has not chosen to target funds toward a specific neighborhood.

In accordance with the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH Act) Emergency Solutions Grant (ESG), 60% of New Bedford's ESG funds are allocated on a yearly competitive basis to eligible agencies that perform emergency shelter activities in neighborhoods throughout New Bedford. All programs serve only the homeless and those at risk of becoming homeless. The City allocates the remainder of its ESG funds (40%) for use in Homeless Prevention and Rapid Re-Housing activities, also in accordance with the HEARTH Act.

Home Investment Partnerships Program (HOME) allocations are not strictly limited to any specific geographic area of the city. The City uses HOME funds to support the City's homebuyer assistance program. In this program, the assisted buyer selects the site. For developer-driven projects, the City reviews each request for HOME Program funding to determine whether the proposed project meets the City's priority housing needs, as well as HUD-required Site and Neighborhood Standards.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Commonwealth of Massachusetts maintains a Subsidized Housing Inventory (SHI) for each community. Only units that are deed-restricted as affordable for a period of 30 years or longer are included on the Community's Subsidized Housing Inventory. As of 12/4/2014, the City of New Bedford's SHI identifies 5,124 affordable units. This represents 12% of the city's year-round housing units. An analysis of the SHI reveals that 121 of the affordable units are at risk during the Consolidated Plan period (2015-2019). The 121 units are housed in two projects. The owners of both projects are actively pursuing redevelopment resources to address the projects' capital needs and to preserve affordability.

Does the availability of housing units meet the needs of the population?

The analysis of the data in the Needs Assessment, as well as the results of the priority needs survey, indicate that New Bedford has a continuing shortage of affordable housing. Almost two thirds of New Bedford's extremely low income households are severely cost burdened -- paying more than 50% of their income on housing, including utilities.

Describe the need for specific types of housing:

Based on the data contained in the Consolidated Plan -- including both market conditions and resident preferences -- the City of New Bedford has identified the following HUD housing funding priorities:

- expanding homeownership;
- development of affordable multi-family rental properties for the elderly or veterans; and,
- improvement of existing housing conditions.

These priorities are explicitly linked to New Bedford's low rate of homeownership and high percentage of older housing stock.

Discussion

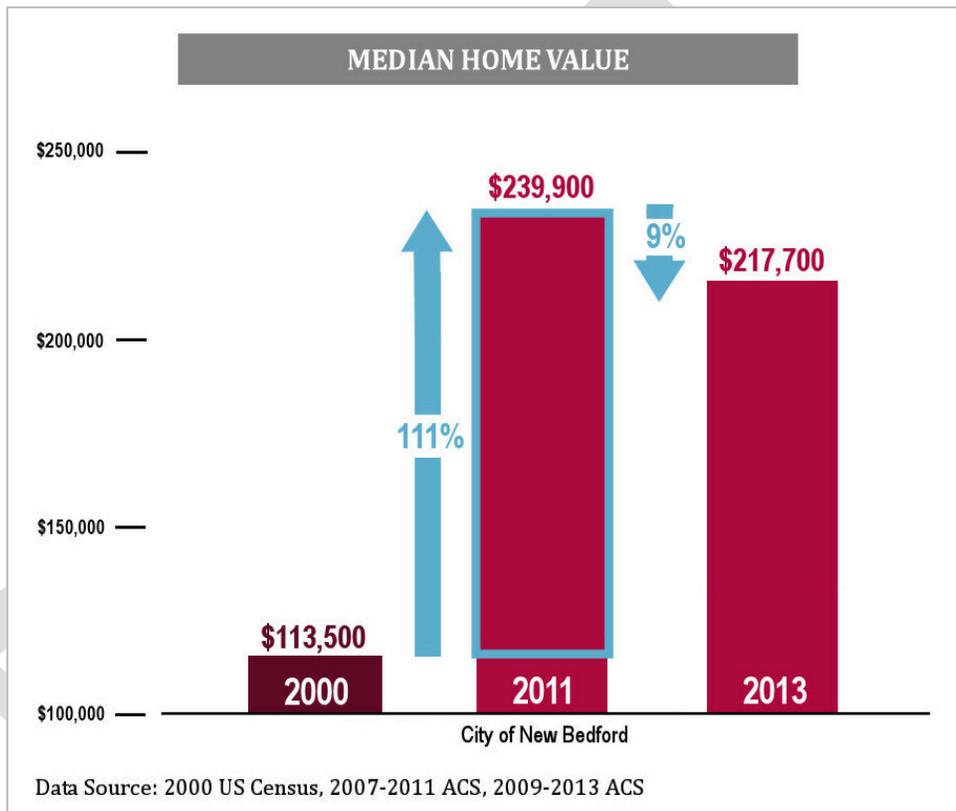
Despite over 12% of its year-round housing stock being deed-restricted as affordable housing, the City struggles to meet the housing needs of very-low income households. The City responds to these challenges through programs that increase the availability of affordable housing -- both homeownership and rental. Strategically, the City seeks opportunities to create additional housing units through conversion of non-residential properties. Programmatically, the City allocates CDBG, HOME, and ESG funds to meet the housing challenges.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

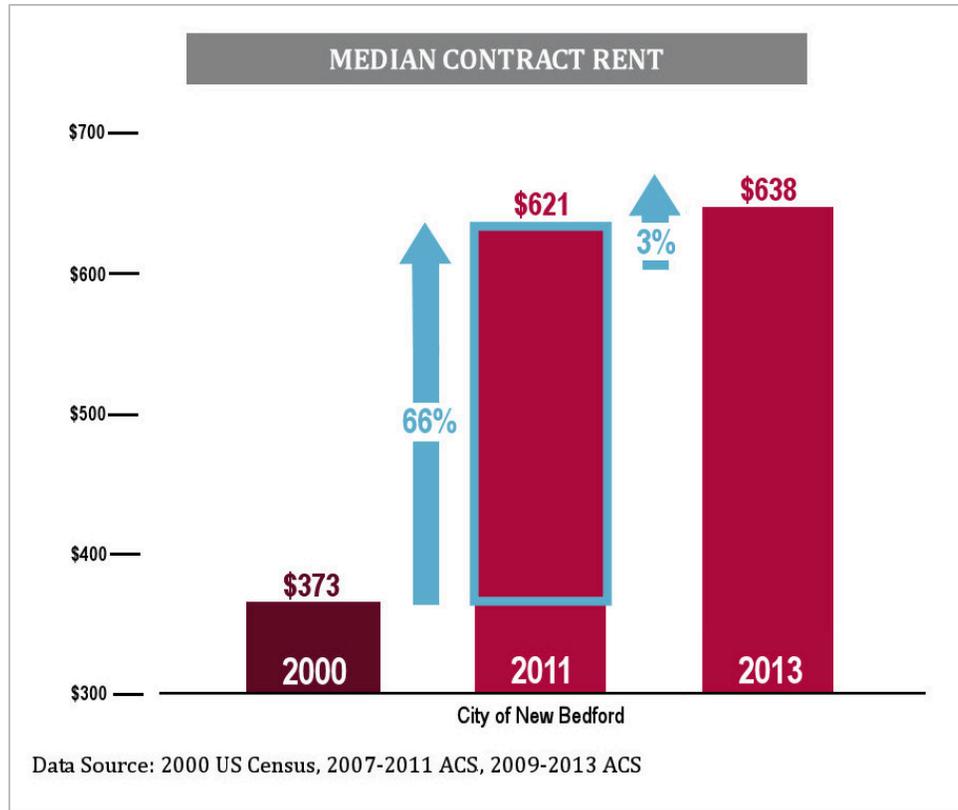
Introduction

Housing cost burden is a significant and growing issue for New Bedford residents. Rental and for-sale housing prices have risen faster than incomes. Between 2000 and 2011, median income in New Bedford rose by 36%, while the median contract rent increased by 66% and the median home value increased by 111%. The increase in home values has been reversed slightly in the 2011-2013 period, but contract rent has continued to rise.

Cost of Housing



Median Home Value



Median Contract Rent

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	113,500	239,900	111%
Median Contract Rent	373	621	66%

Table 30 - Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid

Rent Paid	Number	%
Less than \$500	6,546	30.2%
\$500-999	14,143	65.3%
\$1,000-1,499	771	3.6%
\$1,500-1,999	181	0.8%
\$2,000 or more	32	0.2%
Total	21,673	100.0%

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,050	No Data
50% HAMFI	5,900	180
80% HAMFI	14,260	845
100% HAMFI	No Data	2,145
Total	22,210	3,170

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	676	715	848	1,056	1,133
High HOME Rent	653	731	854	1,020	1,196
Low HOME Rent	567	631	757	875	977

Table 33 – Monthly Rent

Data Source: HUD FMR FY 2013 and HOME 2014 Rents

Is there sufficient housing for households at all income levels?

Whether looking at housing cost burden data, comments made during the Consolidated Plan hearings, or survey results, it is clear that there is not enough housing for New Bedford households at all income levels. Housing affordability issues are most pronounced for New Bedford's lowest income households. An indication of the affordability gap is the fact that only 26% of New Bedford's rental housing is affordable to households earning 50% of area median income.

How is affordability of housing likely to change considering changes to home values and/or rents?

Income and wages are not keeping pace with rising housing costs and overall cost of living, indicating that housing affordability issues are likely to get worse in the future without significant investments by the City and other key stakeholders, such as the Federal Government. Between 2000 and 2011, median income in New Bedford rose by 36%, while the median contract rent increased by 66% and the median home value increased by 111%. Growing numbers of residents with special needs, such as the homeless, elderly households, veterans, and persons with disabilities, are leading to an even more acute need for affordable housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to Census data, New Bedford's 2011 median contract rent was \$621. This market contract rent is lower than allowable rents under HUD's programs including Section 8, Housing

Voucher, and HOME programs. This market reality means the households with federal subsidies are able to compete in the private housing market. This is not true in many hot housing markets, where the market rent far exceeds HUD's allowable rents. The higher allowable rents also decreases the likelihood of affordable housing developer's "opting out" as the market rents are less than they receive under the existing subsidy programs.

The rental mismatch between market and FMR/HOME rents has differing impact on effect on affordable housing production. As the rental revenue of an affordable housing project must be based upon achievable rents, individual projects have less ability to support conventional private debt. The decrease in private debt requires an increase in the amount of public development subsidy required to fund the acquisition and rehabilitation.

As a result, New Bedford is likely to find it necessary to provide larger per-unit housing resources to produce additional affordable rental units.

Discussion

Although impacted by the national housing recession, the New Bedford area has continued to experience growth in median value and contract rent. The fact that those housing cost increases exceed the growth in New Bedford's median income creates additional demand on the affordable and Public Housing stock. The City's approach to this mismatch is to seek to create economic opportunities and living wage jobs, as well as to increase the availability of affordable housing options.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The City of New Bedford's housing stock is old. More than 23,000 units, or 60% of the stock, were constructed before 1950. While older homes often have interesting features and solid construction, other issues associated with older housing are problematic, such as the need for significant investment, energy inefficiency, the presence of lead paint and other health hazards, and the possibility that homes are designated as historic, which increases the cost of home renovations.

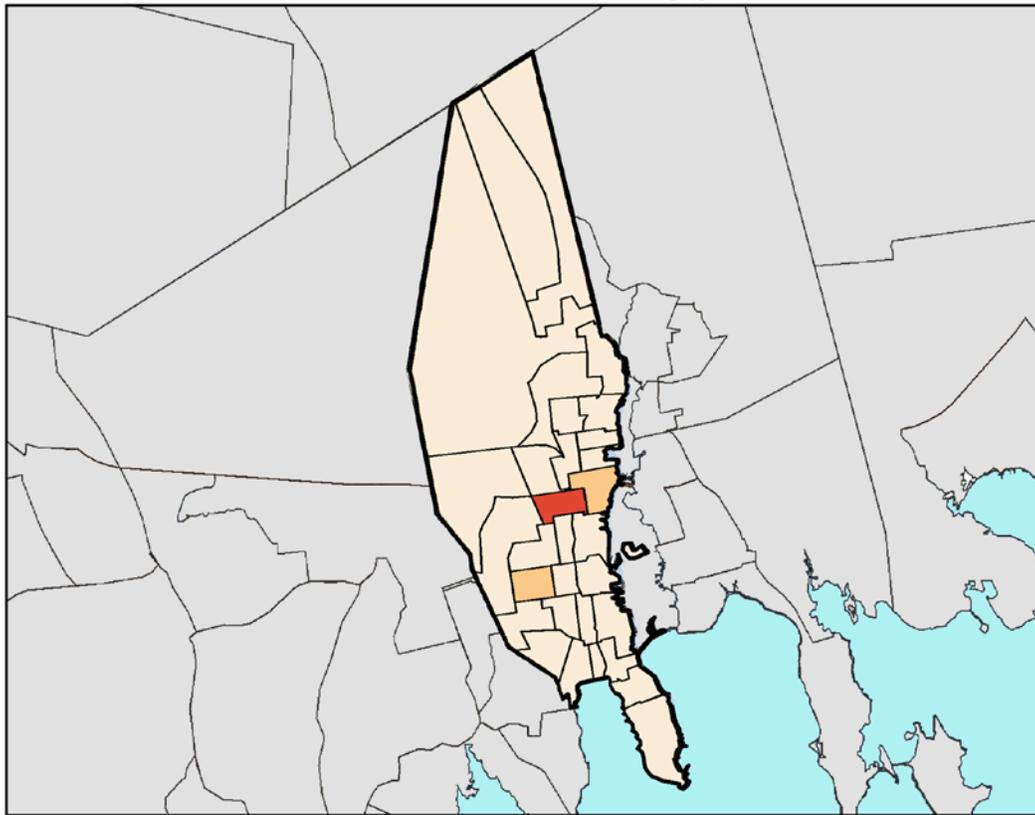
Definitions

Standard Condition: No major structural defects, adequate plumbing and kitchen facilities, appearance which does not create a blighting influence, and the house meets additional, more stringent, City or County standards.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition is both financially and structurally feasible for rehabilitation.

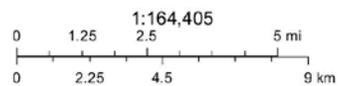
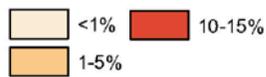
The maps below illustrate the geographic areas of substandard housing by household income.

New Bedford, MA - % of Extremely Low Income Households
With Substandard Housing



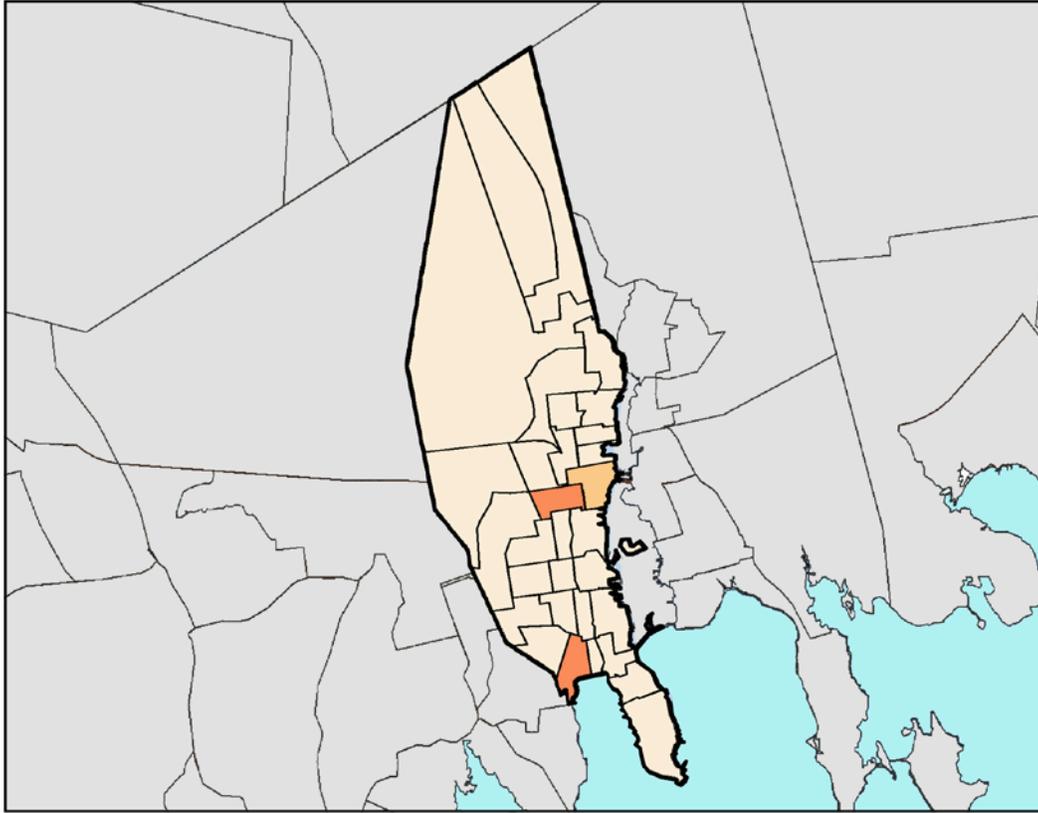
April 14, 2015

Extremely Low Income Housholds
With Substandard Housing
PERCENT



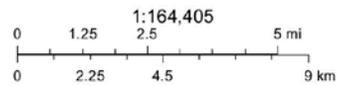
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

New Bedford, MA - % of Low Income Households
With Substandard Housing

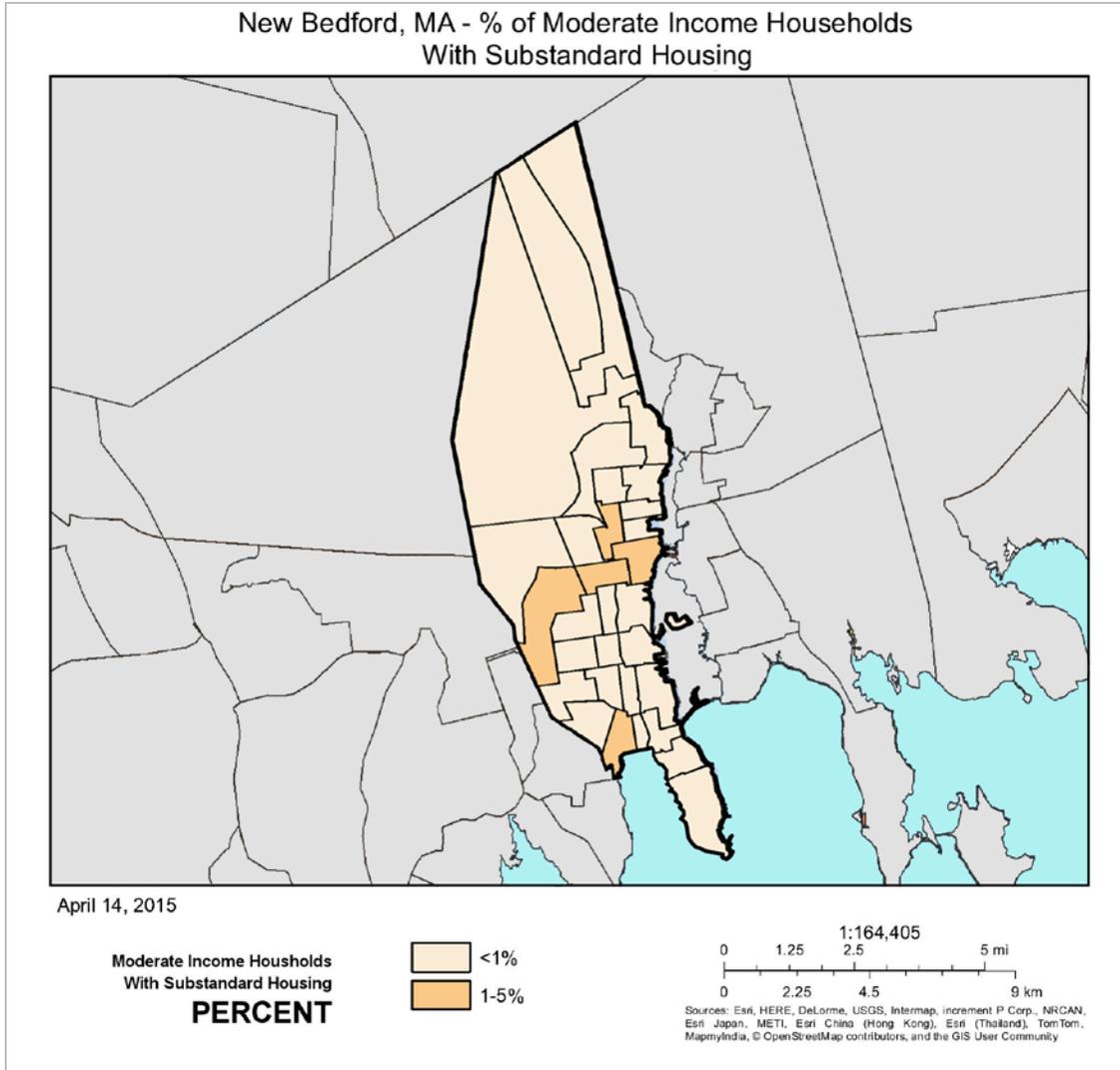


April 14, 2015

Low Income Housholds
With Substandard Housing
PERCENT



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community



Substandard Housing Conditions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,078	41%	10,504	48%
With two selected Conditions	107	1%	283	1%
With three selected Conditions	15	0%	11	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,996	58%	10,875	50%
Total	17,196	100%	21,673	99%

Table 34 - Condition of Units

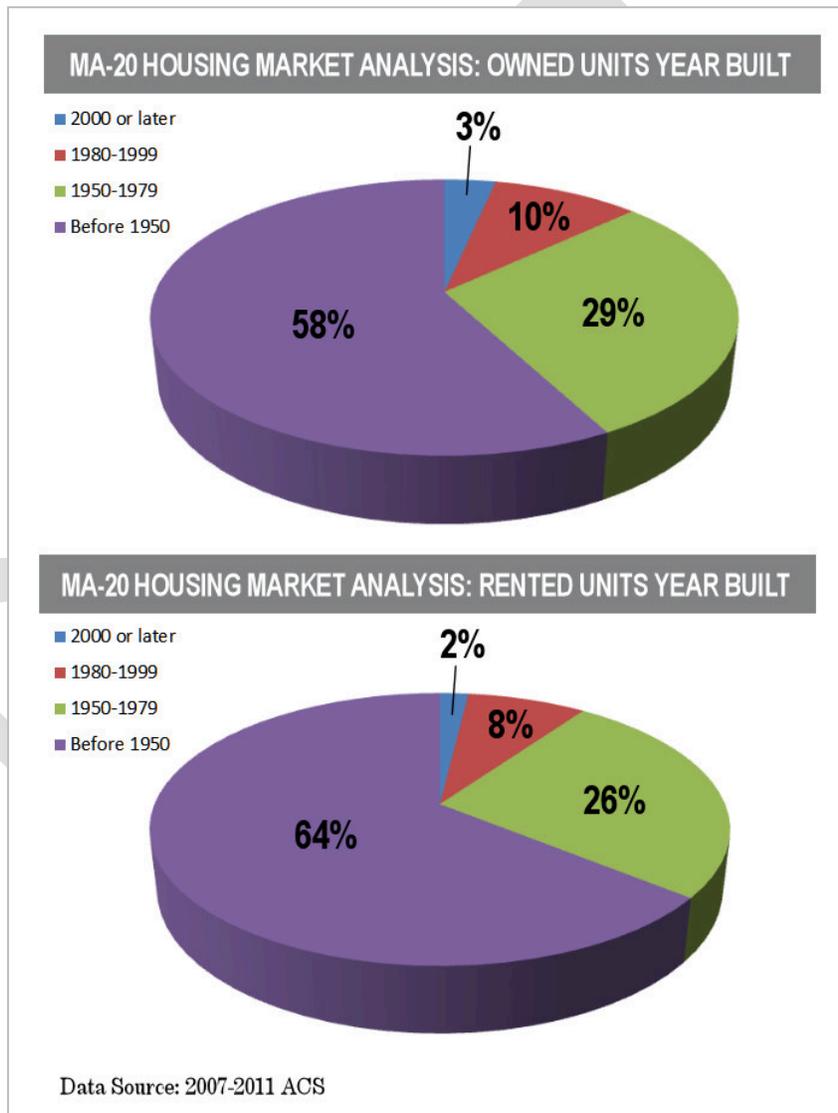
Data: 2007-2011 ACS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	580	3%	412	2%
1980-1999	1,667	10%	1,718	8%
1950-1979	5,008	29%	5,640	26%
Before 1950	9,941	58%	13,903	64%
Total	17,196	100%	21,673	100%

Table 35 - Year Unit Built

Data Source: 2007-2011 CHAS



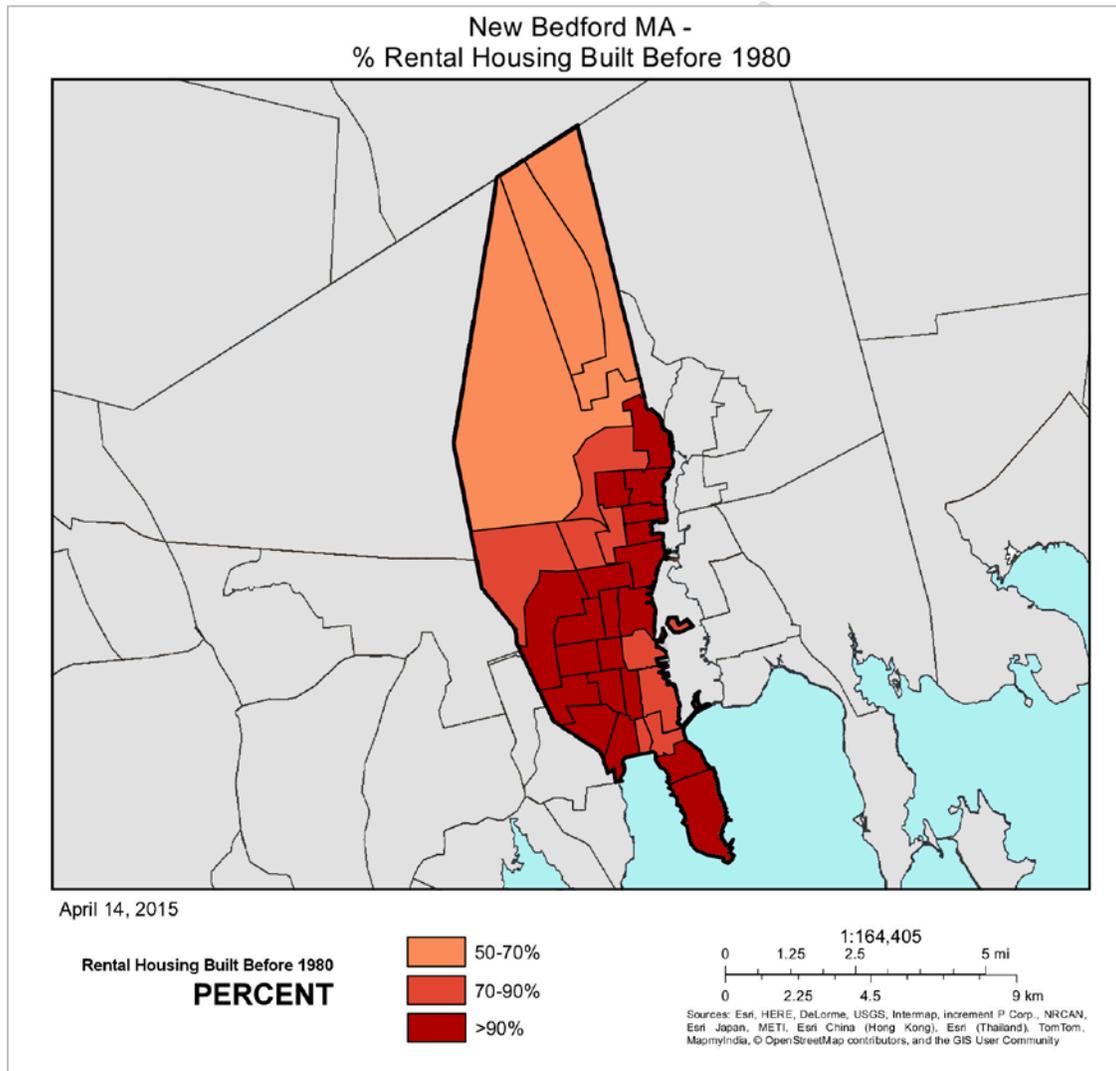
Age of Housing

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	14,949	87%	19,543	90%
Housing Units build before 1980 with children present	499	3%	340	2%

Table 36 – Risk of Lead-Based Paint

Data 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)
Source:



Pre-1980 Housing Units

Need for Owner and Rental Rehabilitation

Both the age of the housing stock and number of homes with one or more housing problems, approximately 18,000 units, indicate a housing stock in need of significant rehabilitation. While this number is high, it is clear that the housing stock in New Bedford is still attractive to owners and investors because such a small number of units -- only approximately 400 -- have two or more

housing conditions. This is particularly noteworthy given the age of the New Bedford housing stock.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The City of New Bedford has approximately 34,500 housing units built before 1980; lead was banned from residential paint in 1978. This is the total universe of housing that may contain lead-based paint. Of particular concern in New Bedford, however, is the high number of housing units built before 1950, which is often recognized as a threshold year when the level of lead in paint was lowered. Research indicates that prior to about 1940, paint typically contained 10%, and sometimes quantities as high as 50%, lead. In the early 1950s, voluntary paint industry standards called for limiting lead content to 1%. New Bedford has 23,400 units built before 1950.

Assuming that housing units by year built are distributed evenly across all income levels, using the household counts in the Needs Assessment the share of low income households (50% AMI) in the city is 18%. The share of moderate income households (50 to 80% AMI) is also 18%. Based on this information, an estimated 6,210 low-income households and 6,210 moderate-income households are living in homes built before 1980, which may contain lead-based paint. This analysis does not take into account City efforts to remove lead-based paints from homes as it is too difficult to align those efforts with the data provided here.

Discussion

Recognizing the need for continued investment in an aged housing stock, the City continues to dedicate significant funding toward housing rehabilitation programs include the removal of the hazards of lead-based paint from housing.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The New Bedford Housing Authority promotes the development and professional management of a variety of affordable housing opportunities, facilities and supportive services to nurture neighborhoods and promote economic development and self-sufficiency for residents, while also assuring equal access to safe, quality housing for low and moderate income families throughout the community.

The New Bedford Housing Authority is governed by a five member Board of Commissioners. Commissioners are appointed to five year staggered terms. Four of the members are appointed by the Mayor of New Bedford with the approval of the City Council. The fifth member is appointed by the Governor. The Board meets monthly on the first Thursday of each month.

New Bedford's proactive and innovative approach to the provision of public housing and efforts to integrate public housing into the community is evident through the solar initiative at Bay Village. Bay Village, which was one of the first public housing developments in the country, is now the first to have solar paneling installed. This is consistent with the focus on renewable energy throughout New Bedford.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,750	1,859	64	1,795	269	216	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City of New Bedford has 1750 public housing units and 1859 vouchers. With the exception of the Brickenwood Family Housing, all of the New Bedford Housing Authority developments have REAC scores in the 70s, 80s or 90s. In April 2015, the New Bedford Housing Authority issued a solicitation for bidders on Phase III Conversion of the Brickenwood Family Development.

Public Housing Project Conditions

Public Housing Development	Address	Assessment Score
BAY VILLAGE	65 S 1 st St	91
BOA VISTA	134 S 2 nd St	95
BOA VISTA	134 S 2 nd St	75
WESTLAWN	220 Lindsey St	84
SHAWMUT/SATELLITE/CAROLINE	525 Coggeshall St	93
SHAWMUT/SATELLITE/CAROLINE	525 Coggeshall St	79
SHAWMUT/SATELLITE/CAROLINE	37 Cherokee St	86
BRICKENWOOD	18 Walker St	54
PRESIDENTIAL HEIGHTS	14 Adams St	74
SHAWMUT/SATELLITE/CAROLINE	1 Gemini Dr	86

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The New Bedford Housing Authority has defined the following as priorities for the restoration and revitalization of public housing units: 1. Use a Capital Needs Assessment to inform the selection of priority capital needs for all federally funded project; 2. Increase the supply of Section 504 compliant housing units; 3. Promote energy conservation through initiatives such as the installation of low-flow toilets and weatherization efforts; and, 4. Modernize properties through targeted initiatives such as the installation of new windows, doors and siding at one project, new roofs at four projects, and electrical upgrades at four projects.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The New Bedford Housing Authority has adopted a multi-pronged approach to improving the living environment of residents of public housing. The strategy includes: 1. Provide economic opportunity by pursuing funding to support Family Self-Sufficiency and Resident Opportunity Programs; 2. Seek HUD funding for family self-sufficiency; 3. Continue and/or expand referral system of support services, including education and employment of residents; 4. Maximize participation in Section 3 employment and training programs; and, 5. Increase security within projects.

In February 2015, New Bedford 's Family Self Sufficiency program received a three year and \$492,000 grant renewal which will be used to support programs in the Presidential Heights and Bay Village developments. Programs provided with grant funds include: computer access, English for Speakers of Other Languages, and financial planning for adults.

Discussion:

As one of the largest landlords in New Bedford, the New Bedford Housing Authority understands the need for public and assisted housing to be reflective of and integrated into the overall housing market. For this reason, the New Bedford Housing Authority is an engaged partner in the City's housing and economic self-sufficiency efforts.

MA-30 Homeless Facilities and Services – 91.210(c)

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	140	0	95	234	0
Households with Only Adults	39	0	178	74	0
Chronically Homeless Households	25	0	16	201	0
Veterans	0	0	70	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2015 Point-in-Time Count

Data Source

Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The impact of mainstream services, such as health, mental health, and employment services, is maximized through the utilization of a coordinated central intake and assessment system. Homeless service providers are now able to promptly assess eligibility and make referrals to existing mainstream services. In addition to services located within 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 Massachusetts. With funding from the Massachusetts Interagency Council on Housing and Homelessness, New Bedford will continue to partner with the cities of Fall River, Attleboro, and Taunton to provide mainstream services to homeless families in Southeastern Massachusetts.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and

Services, describe how these facilities and services specifically address the needs of these populations.

The Continuum of Care (CoC) coordinates the provision of services in privately-owned facilities that meet the needs of the homeless, especially chronically homeless persons, families, veterans, and unaccompanied youth. CoC members actively seek out families living on the street and quickly coordinate emergency housing options as well as services. Progress has been made through the use of the Commonwealth's Shelter Registry along with an emergency email system that alerts and seeks assistance from more than 200 member agencies. Catholic Social Services has been selected to operate co-housing units under the Commonwealth's new family emergency shelter program. The New Bedford Public School Department, through the homelessness liaison, is a critical partner that helps identify homeless families and youth. Early assessments have shown promising results.

Veterans within the New Bedford area are often served by the S.E. Mass. Veterans Housing Program (VTH), which provides 45 transitional beds for homeless veterans. Their Graduate Program provides an additional 26 transitional beds, for a total of 71 transitional beds exclusively for homeless veterans. The VTH and the CoC have a close working relationship with the VA Medical Center-Providence, the local VISN office, the local Veterans' Agent, and the RI VASH Social Worker. Referrals are constantly being given between CoC programs and agencies and programs serving veterans. Twenty-five (25) VASH vouchers have been assigned to the greater New Bedford area which will result in a significant increase in the number of VTH clients moving from transitional housing to permanent housing.

The focus on unaccompanied homeless youth remains a priority. The main resource for homeless youth is the school system, which provides showers, clothes, and food to students who have been identified as homeless. The CoC has joined a regional task force recently formed to look at the problem of youth homelessness and develop a regional solution. It identifies needs and coordinates services. Its goal is to create housing and employment options to prevent and end youth homelessness. Two organizations actively engage with homeless youth to provide case management, housing options and basic medical care. Catholic Social Services has opened Francis House that provides permanent housing to young men (ages 18-24). The CoC will continue to be part of the Unaccompanied Youth Coalition as it seeks out resources to provide housing and services for homeless youth, and to improve discharge planning from the State foster care system.

MA-35 Special Needs Facilities and Services – 91.210(d)

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

New Bedford's special needs populations are described in NA-45. One of the challenges facing any jurisdiction working to provide supportive housing to special needs populations is that the housing needs vary significantly for individuals within each population. With this in mind, New Bedford is committed to using strong performance measures to evaluate the impact of each supportive housing program to ensure that there is demand for the supportive housing type being provided and that the services are provided efficiently and effectively. The CoC's Performance Based Review Committee helps ensure that programs to house the chronically homeless, for instance, are successful, by reviewing Annual Performance Reports and other reports submitted by McKinney-Vento funded programs and providing analysis to the HSPN. Specifically, the CoC will 1) Coordinate efforts with the Veterans Transition House to convert 45 units of transitional housing units into 36 permanent supportive for chronically homeless vets, and also work to increase the utilization of VASH vouchers and prioritizing those for chronically homeless; 2) Coordinate with private developers who are developing new permanent housing projects to set-aside a portion of the units for the chronically homeless; 3) Work with the Housing Authority to continue to designate project based Section 8 units for the chronic homeless in new developments designated by non-profit and for-profit developers; and, 4) Work with providers to identify individuals who are chronically homeless and connect them with appropriate programs and permanent housing options.

An important way that New Bedford meets residents' need for supportive housing is the Welcome Home program, which provides supportive housing to homeless individuals/families living with HIV/AIDS. Welcome Home works in conjunction with Steppingstone's MDPH-funded Medical Case Management program; providing case management services to all Welcome Home residents. The program is based on the belief that stable housing must be provided before other supportive services can be effective. Welcome Home provides subsidized scattered-site housing in nine (9) 1-bedroom and two (2) 2-bedroom apartments in New Bedford. In addition to persons with AIDS, Welcome Home units are available to others with chronic illnesses, substance abuse, and mental illnesses.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Members of the CoC participate in various groups that have been created to address the supportive housing needs of people who are discharged from mental and physical health institutions. These groups are aware of the Executive Office of Health and Human Services Discharge Planning Standards that states that discharging a consumer into a homeless shelter is not an appropriate discharge plan. However, the CoC recognizes that the reality is that without additional resources and better coordination, this standard is not always met.

The CoC is part of a group led by SouthCoast Hospitals Group to address proper planning for consumers who have a chronic history of substance abuse, mental health, and medical problems. It also participates in a group led by the Bristol House of Correction around discharge planning for inmates. The DMH has been proactive in attempting to meet the supportive housing needs of consumers with mental health issues to prevent homelessness within a highly vulnerable population.

Key agencies involved in ensuring that individuals are not discharged from institutions into homelessness include: the State Department of Children and Families, Department of Mental Health, and the Department of Youth Services and Bureau of Substance Abuse Services. Collaborating agencies are New Bedford Public Schools, the New Bedford Vocational High School, City of New Bedford, SouthCoast Hospitals Group, PACCA, PACE, High Point, and Catholic Social Services.

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MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The availability of affordable housing is determined by the relationship of supply and demand. On the supply side, the City has a greater percentage of affordable housing units than any of the surrounding communities with 12% of its housing units deed restricted as affordable housing. The information in the Consolidated Plan, however, indicates that the demand for affordable housing continues to outpace the supply and many of New Bedford's residents are cost burdened.

The City of New Bedford has adopted public policies and programs that encourage residential investment. These efforts include expedited permitting, government financing to reduce development cost, and high-density zoning regulations. While these public policies have helped with the development of affordable housing, other public policies, many of which are not unique to New Bedford, create barriers to affordable housing. These policies include:

- Costs associated with adherence to the Massachusetts Building Code
- Hazards in the built environment, such as lead paint
- Perception of possible environmental contamination and costs associated with remediation
- Cost of site assembly of non-conforming urban lots
- Challenges to obtaining clear title on older parcels
- Complexity of financing required to undertake larger projects
- Down payment requirements for FHA and traditional loan products

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

New Bedford has completed a number of interrelated planning initiatives focused on redevelopment, revitalization and economic development. In addition to the City Master Plan, New Bedford 2020, strategic planning has been completed on several citywide initiatives and targeted development districts. Informed by these planning activities, New Bedford is actively pursuing economic development opportunities that capitalize on its strategic location and reflect market opportunities in the current economy.

New Bedford’s location on the Southern Coast of Massachusetts allows the City to position itself as a regional transportation, commerce, cultural and recreational hub. On the transportation front, the city offers a deep water port, regional airport, extensive highway and freight rail capacity. The city's whaling history is a draw to tourists as well as its considerable coastline.

New Bedford is also well-positioned and working to even better position itself to take advantage of economic development opportunities related to green energy, particularly in the area of offshore wind energy. In addition, New Bedford has installed more solar power per person than any other U.S. city besides Honolulu, including the first public housing development with solar paneling.

New Bedford is actively working to make sure that existing residents are trained and ready to take advantage of these new economy jobs. Lack of educational attainment and linguistic isolation are barriers. 2010 Census data indicate that only 15% of New Bedford residents have a Bachelor’s degree or higher, as opposed to 39% in the Commonwealth as a whole. Additional education and skills are particularly important for jobs being created in renewable energy and marine science.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	22	0	2	0	-2
Arts, Entertainment, Accommodations	322	0	20	0	-20
Construction	226	0	14	0	-14
Education and Health Care Services	796	0	50	0	-50
Finance, Insurance, and Real Estate	284	0	18	0	-18
Information	82	0	6	0	-6
Manufacturing	406	0	26	0	-26
Other Services	114	0	8	0	-8
Professional, Scientific, Management Services	328	0	20	0	-20
Public Administration	0	0	0	0	0
Retail Trade	374	0	24	0	-24

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	86	0	6	0	-6
Wholesale Trade	132	0	8	0	-8
Total	3,172	0	--	--	--

Table 40 - Business Activity

Alternate Data Source Name:
Largest 200 Employers in New Bedford NECTA
Data Source
Comments:

Labor Force

Total Population in the Civilian Labor Force	46,779
Civilian Employed Population 16 years and over	41,649
Unemployment Rate	10.97
Unemployment Rate for Ages 16-24	25.23
Unemployment Rate for Ages 25-65	7.60

Table 41 - Labor Force

Data 2007-2011 ACS
Source:

Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	5,568
Farming, fisheries and forestry occupations	1,513
Service	5,702
Sales and office	9,420
Construction, extraction, maintenance and repair	4,841
Production, transportation and material moving	3,984

Table 42 - Occupations by Sector

Data 2007-2011 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,579	72%
30-59 Minutes	7,458	19%
60 or More Minutes	3,829	10%
Total	39,866	100%

Table 43 - Travel Time

Data 2007-2011 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,517	911	5,866
High school graduate (includes equivalency)	10,709	1,595	3,823
Some college or Associate's degree	8,957	900	1,934
Bachelor's degree or higher	6,869	347	878

Table 44 - Educational Attainment by Employment Status

Data 2007-2011 ACS
Source:

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	399	647	1,354	4,581	4,894
9th to 12th grade, no diploma	1,601	1,872	1,848	2,999	2,508
High school graduate, GED, or alternative	3,299	4,217	4,571	7,341	3,968
Some college, no degree	2,590	3,312	1,968	3,238	1,143
Associate's degree	474	968	916	1,429	318
Bachelor's degree	417	1,934	1,311	2,416	694
Graduate or professional degree	77	669	601	1,163	490

Table 45 - Educational Attainment by Age

Data 2007-2011 ACS
Source:

Educational Attainment - Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,317
High school graduate (includes equivalency)	27,491
Some college or Associate's degree	31,979
Bachelor's degree	42,948
Graduate or professional degree	53,468

Table 46 - Median Earnings in the Past 12 Months

Data 2007-2011 ACS
Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Health care is a major employment sector within New Bedford. St. Luke's hospital is the largest employer, employing between five and ten thousand people. Other major employers include: Community Health Center, Greater New Bedford Community Health, and Greater New Bedford Vocational. The City recently commissioned a study to identify the potential for growth or retention of jobs in the following areas: Financial Services (limited growth potential at this time), Renewable Energy (strong potential), Marine Science (potential), and Creative Economy (potential).

Describe the workforce and infrastructure needs of the business community:

The City of New Bedford has used its comprehensive approach to planning and redevelopment to identify a number of important road, pedestrian and recreational improvements that will support the City's cultural, renewable energy, and marine science initiatives. Improvements to roads and pedestrian circulation will help New Bedford attract visitors as well as capture more of dollars from people who pass through to take the ferry to Martha's Vineyard.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

A major new development that is underway in New Bedford is the Marine Commerce Terminal. Development of the terminal is being managed by the Massachusetts Clean Energy Center. The terminal will be the first facility in the nation designed to support the construction, assembly, and deployment of offshore wind projects, as well as handle bulk and break-bulk container shipping and large specialty marine cargo. The federal government is leading an offshore wind permitting and leasing process in nine (9) Atlantic Coast states, including Massachusetts. That process is expected to lead to the construction of multiple projects, many of which could make use of this facility, the first to be constructed in the United States.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The existing New Bedford workforce is not currently well suited to the employment opportunities that are being developed in the jurisdiction. Workers need additional education, not enough residents have college degrees, and they need training in the renewable energy and marine sciences fields. The December 2014 New Bedford metropolitan area unemployment rate was 7.4%, down from the 2011 rate provided by HUD of 11%.

Linguistic isolation is also a barrier to employment. In 2011, 24% of New Bedford residents reported speaking English less than very well, up from 17% in 2000.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Greater New Bedford Workforce Investment Board strategic plan for 2014-2016 aligns with City economic development initiatives by streamlining services for job seekers and employers and developing partnerships with key institutions such as New Bedford Public Schools and UMass Dartmouth. These partnerships provide job training to New Bedford residents allowing them to better compete for the jobs being created as a result of New Bedford's economic development activity.

The New Bedford Economic Development Council (NBEDC) is a key to economic development, providing loans and technical assistance to small businesses, supporting the development of offshore wind, and providing job training and outreach to New Bedford residents.

The New Bedford Economic Development Council (NBEDC) is partnering with Bristol Community College, New Bedford Immigrant Assistance Center, and Old Bedford Village Development Corporation to support the New Bedford Wind Energy Center Initiative. The initiative will promote job training and placement, and employ a variety of community outreach measures related to wind energy jobs. The Wind Energy Center will benefit from the expertise and resources of as many as 50 public, private, and nonprofit sector partners.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

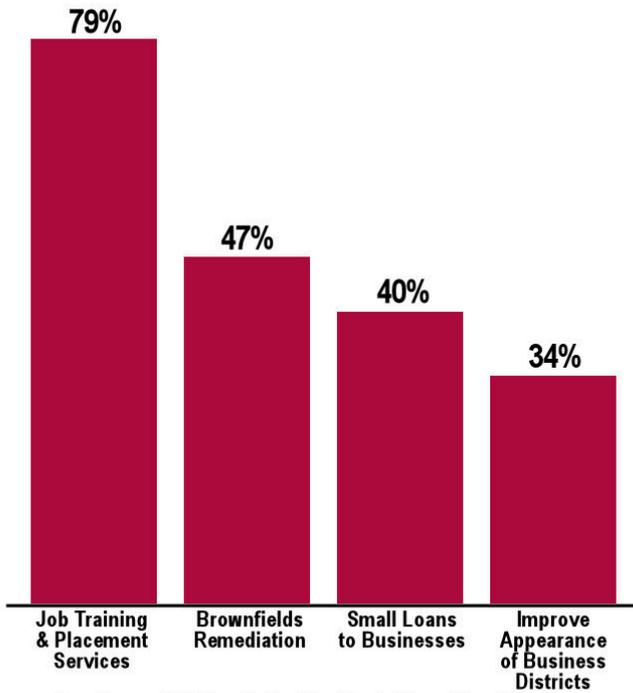
Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The CEDS, Growing the Economy of Southeastern Massachusetts, was prepared by the Southeastern Regional Economic Development District in 2014. The CEDS recommendations align with the City of New Bedford's priorities as outlined in the Consolidated Plan and other recent reports and plans. In particular, the priorities include a focus on creating new job opportunities, enhancing education and improving transportation access.

Survey Results: Economic Development Needs

Question: What are the highest priority economic development needs?

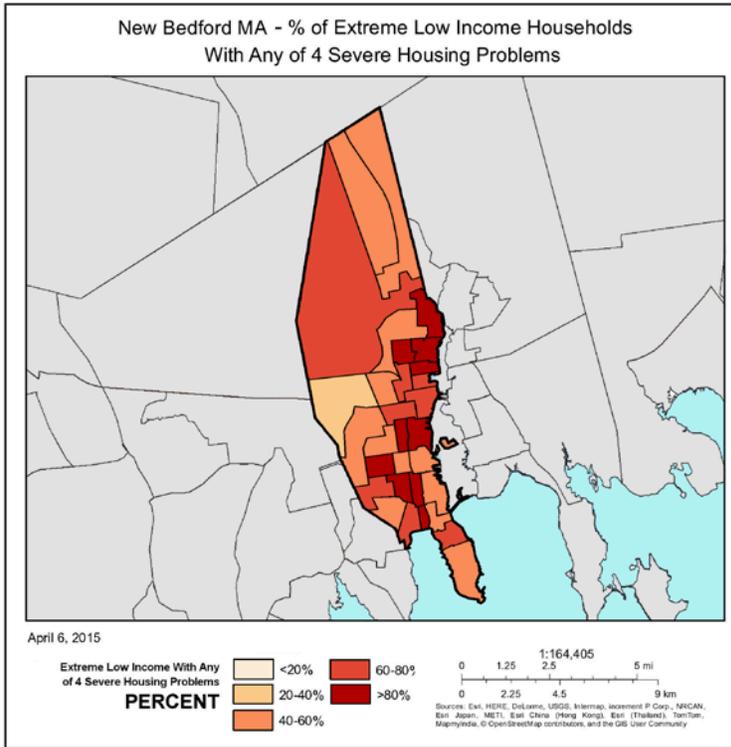


Data Source: 2015 New Bedford Residential Consolidated Plan Survey

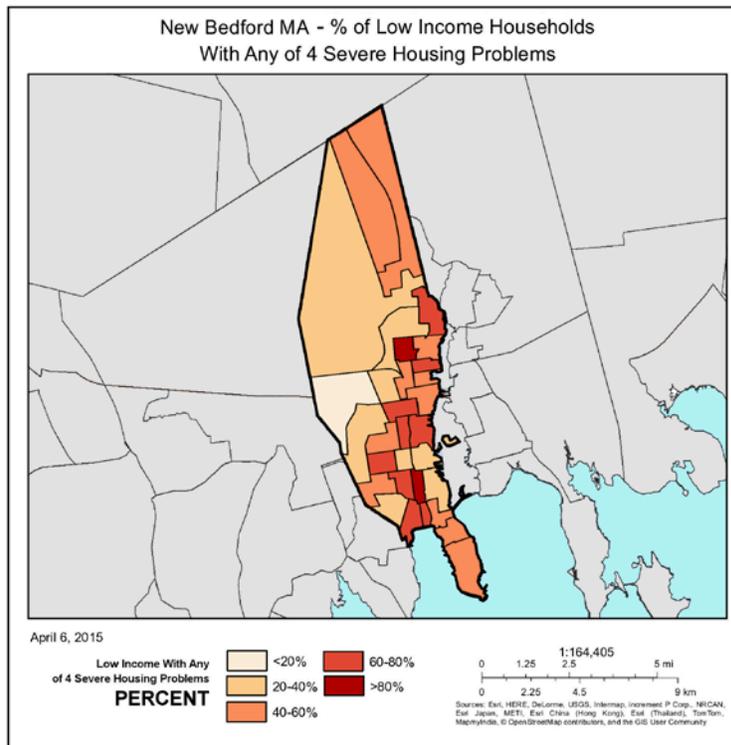
Survey Results: Economic Development

MA-50 Needs and Market Analysis Discussion

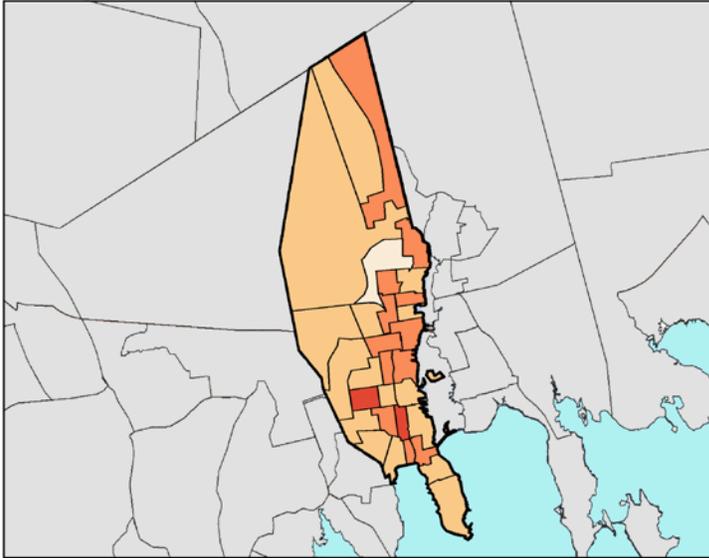
**Are there areas where households with multiple housing problems are concentrated?
(include a definition of "concentration")**



New Bedford, like many cities in America, has areas that have concentrations of housing and social problems. During the preparation of New Bedford's Fair Housing Analysis of Impediments, areas with concentrations of housing problems, such as the incidence of lead based paint, and housing cost burden, were found to be concentrated in the following neighborhoods: Acushnet Heights, South Central/South First and Cove Street.

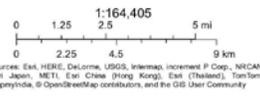
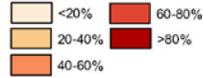


New Bedford MA - % of Moderate Income Households
With Any of 4 Severe Housing Problems



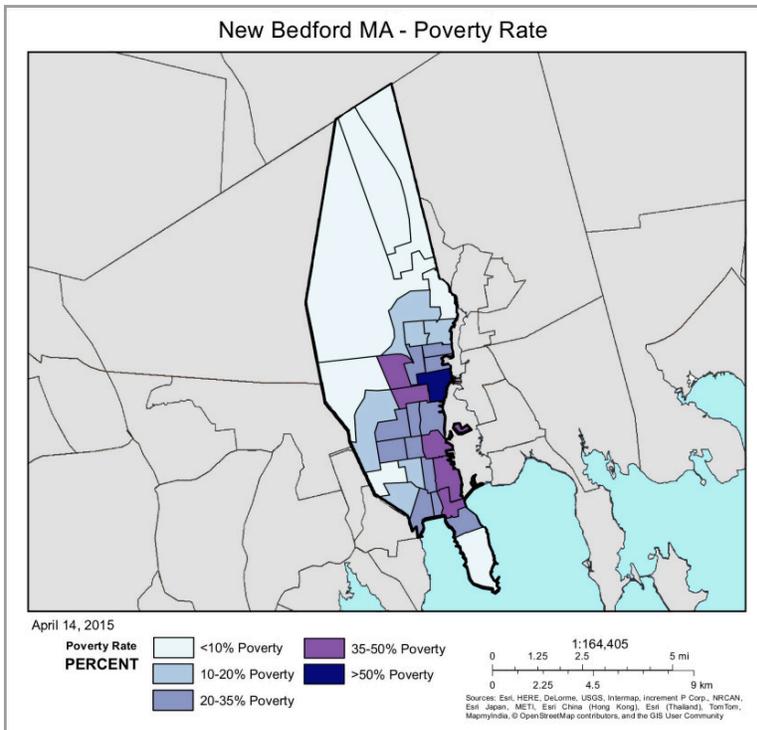
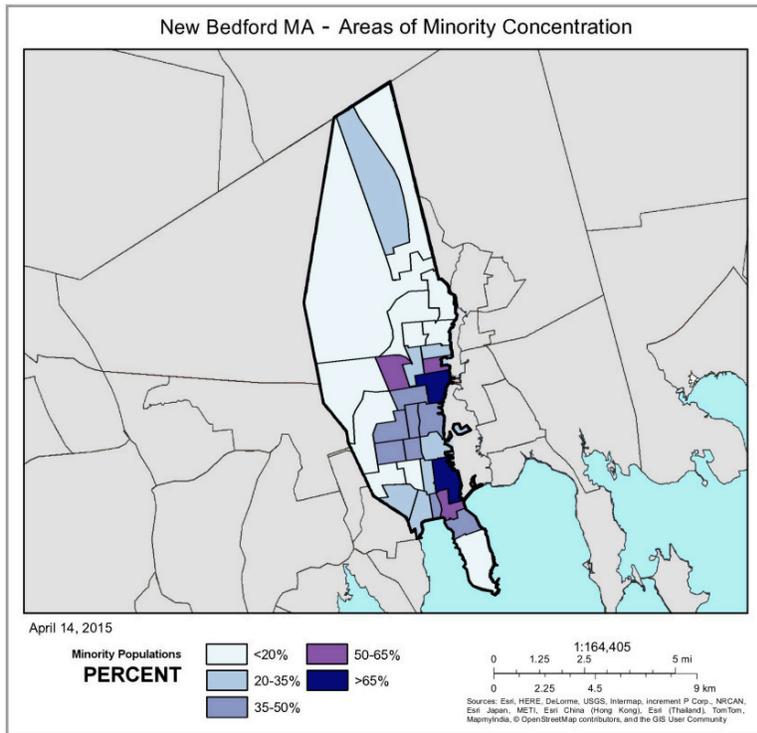
April 6, 2015

Moderate Income With Any
of 4 Severe Housing Problems
PERCENT



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Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")



New Bedford has traditionally defined areas of concentration of low and moderate income populations for the purposes of meeting CDBG low/mod income area benefit requirements as Census block groups where 51% or more of people are low and moderate income. The attached map depicts those block groups that meet this definition, based on updated HUD FY2014 Low and Moderate income summary data, ACS 2006-10, and Census 2010. These neighborhoods with concentrations of housing problems also have higher concentrations of unemployment, minority residents, and poverty. As noted above, these neighborhoods are Acushnet Heights, South Central/South First, North End and the Cove Street neighborhoods. The City defines an area of minority concentration as one that has 51 percent or more minority population. New Bedford has established a threshold of more than 70% LMI persons to be a concentration of low and moderate income residents.

What are the characteristics of the market in these areas/neighborhoods?

These neighborhoods traditionally experience the greatest economic distress. Principal market characteristics of these areas are very low incomes, predominantly non-owner occupied units, high rent burdens, poor building maintenance and structural conditions and high rates of crowding. Low incomes and high rent burdens make it difficult for renters in these market areas to improve their housing conditions.

Are there any community assets in these areas/neighborhoods?

Each of these areas has a variety of community assets. The North End neighborhood is home to a number of community and social service agencies, Riverside Park, and the international marketplace – a diverse business district. The South End/South Central neighborhood offers affordable daycare, recreational youth programs and facilities, schools, playgrounds, public housing, and community gardens. The neighborhood is also close to downtown, which provides easy access to a number of community assets. The New Bedford National Park, Zeiterion Theatre, The UMass College of Visual Arts, Bristol Community College, and New Bedford Community Health Center are all located in the downtown district. The downtown district also offers a number of independently-owned restaurants and retailers. Most of these community assets are easily reached via public transit, as well.

Are there other strategic opportunities in any of these areas?

The South End and Cove Street neighborhoods are close to the recently completed New Bedford Marine Commerce Terminal, a \$115 million state investment to create a multi-use cargo terminal that will service the port and expand opportunities for offshore wind. This development will create over 500 permanent jobs for New Bedford residents.

The North End neighborhood has seen an investment of \$15 million to beautify and create better vehicular access to Acushnet Avenue and to assist with pedestrian and bikeway accessibility. The City is reviewing the current zoning in the area and will implement Form-Based Code design standards to ensure new development is consistent with neighborhood standards.

There is a proposed expansion of Bristol Community College within the downtown business district. This expansion will develop an already successful community college and offer affordable educational opportunities to low and moderate income residents.

The City has focused additional initiatives and resources on these neighborhoods. The Attorney General Receivership Program has focused on the redevelopment of abandoned and distressed properties in these target neighborhoods. The program has been extremely successful in identifying strategic properties and acquiring and renovating the properties for homeownership opportunities utilizing HOME funding. The City has also targeted vacant lots within these neighborhoods and created community partnerships with non-profits and community groups and created tot lots, community gardens, and public art displays on previously abandoned and blighted lots.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan Goals represent those needs identified as high priorities during the extensive Consolidated Plan Consultation and Citizen Participation process. As detailed within the Needs Assessment, the overwhelming priority need is for safe, affordable housing. The age of the housing stock in New Bedford coupled with the high number of residents experiencing a housing cost burden -- paying more than 30% of their income on housing costs -- were repeatedly identified as the most significant issues during the consultation process. Housing Condition and Housing Costs were identified as high priorities by 60% of the New Bedford residents responding to a community survey.

Survey respondents, numbering nearly 900, identified neighborhood-based priority needs including infrastructure improvements, such as the reconstruction of city streets and sidewalks; the demolition of abandoned and unsafe buildings; physical improvements to improve public facilities and parks; and the creation of neighborhood and cultural centers.

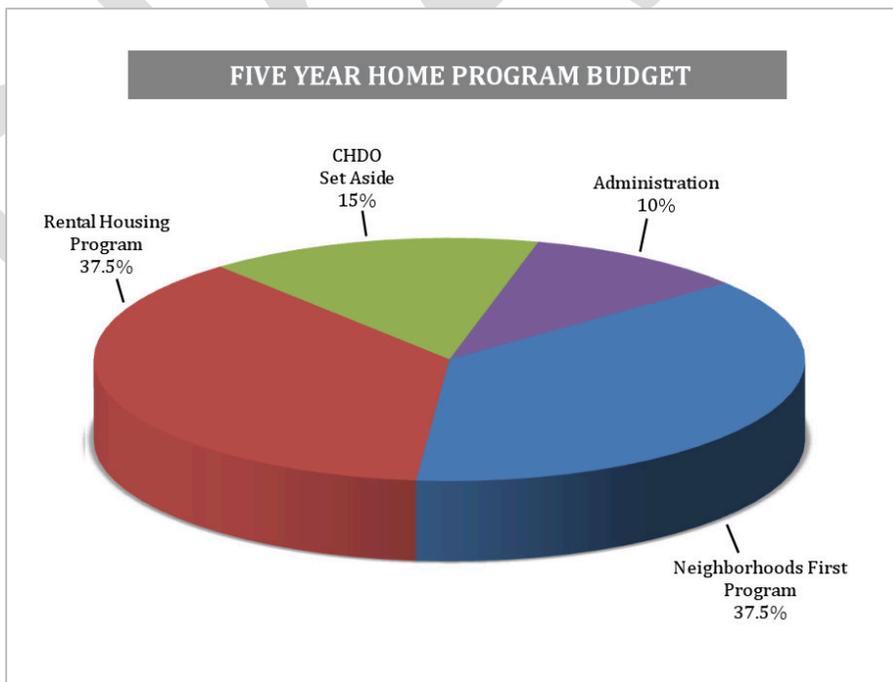
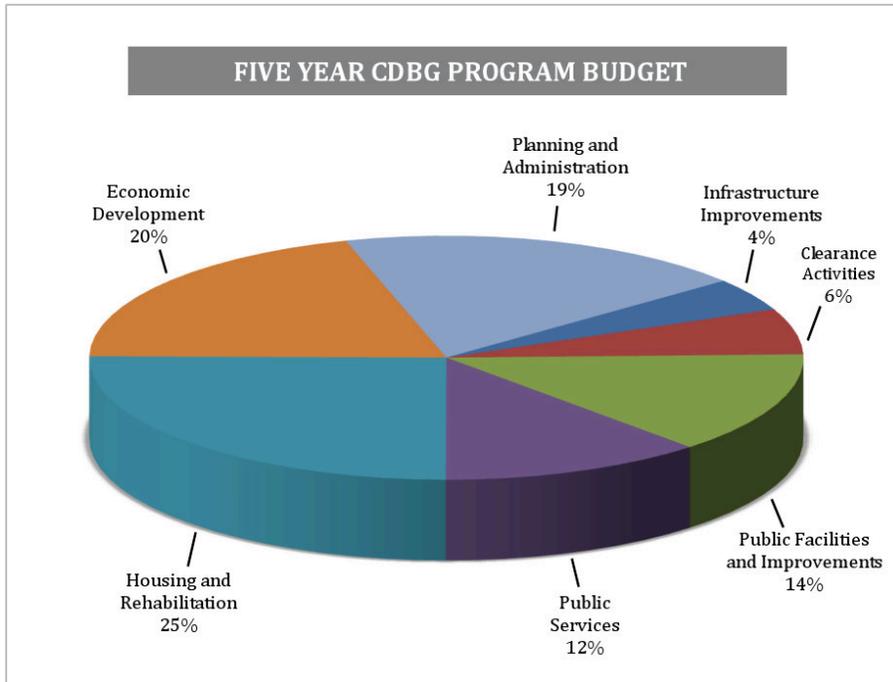
In addition to those priority needs detailed within the Needs Assessment, the Market Analysis presented investment opportunities in the area of Economic and Workforce Development. In New Bedford 2020, several citywide initiatives and targeted development districts are recommended. Consistent with these citywide initiatives, including the New Bedford Economic Development Council, the City is actively pursuing economic development opportunities that capitalize on its strategic location and reflect market opportunities in the current economy.

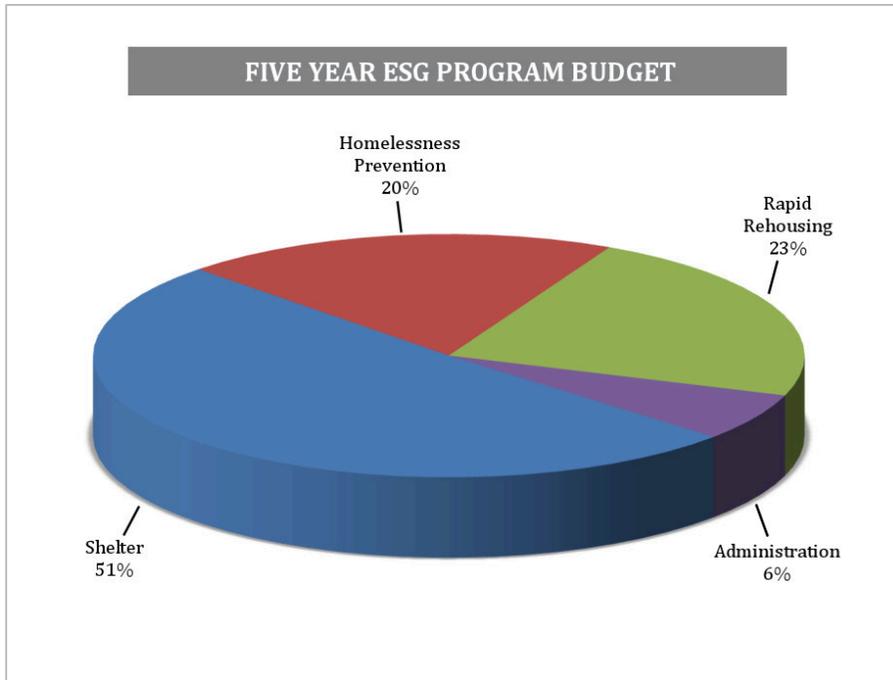
The Strategic Plan draws upon the Needs Assessment and Market Analysis data to generate programmatic goals that will guide investments in projects and programs during the five year Consolidated Plan period. The Programmatic goals are as follows:

- **Affordable Housing** - Increase the available inventory of affordable housing – both rental and homeownership; and improve the condition of the city’s aged housing stock
- **Economic Development** - Expand the business base through redevelopment or investment in commercial properties and creation of local employment opportunities for residents
- **Public Facilities, Parks and Open Space** - Invest in public facilities and parks
- **Public Infrastructure** - Improve streets, streetscapes, sidewalks and public infrastructure; increase access and utilization for all residents
- **Public Services** - Provide essential services that improve both the quality of life and opportunities to low and moderate income persons, especially youth, elders, and special needs persons

- **Homeless Services** - Prevention of homelessness, ongoing stabilization services, stabilization services for at-risk households, emergency shelter, and rapid rehousing

To achieve these goals, the City proposes to invest its CDBG, HOME and ESG Program funds in accordance with the following charts:





SP-10 Geographic Priorities – 91.215 (a)(1)

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City will expend funds within CDBG eligible areas. Special consideration will be given to projects within the following priority areas:

- 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.

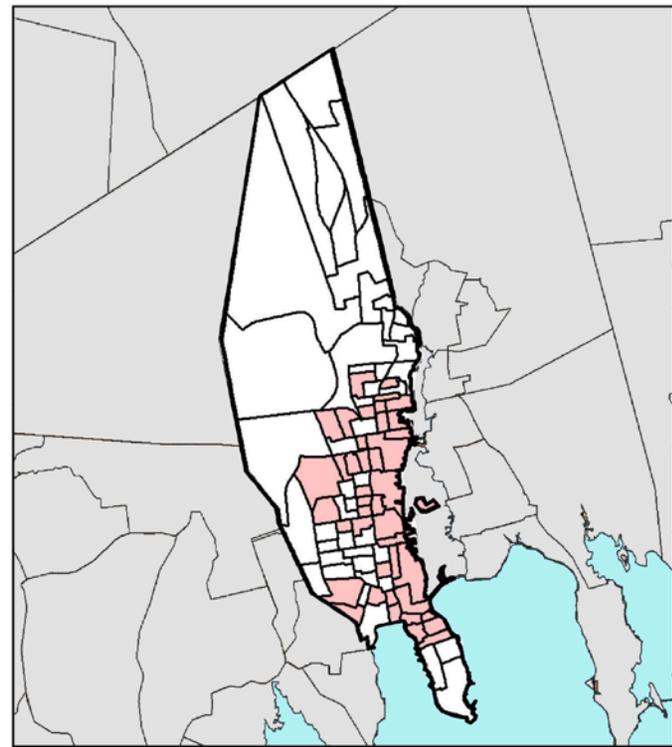
e. Cove Street: Including most of census tract 27 and a two-block area from census tract 26, this area is bordered by Mott Street to the south, East Rodney French Boulevard to the east, Cove Street to the north, and Brock Avenue to the west.

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Name	Tract	Block Group	LM	LM Universe	Low Mod %
New Bedford	651200	1	705	705	100.00%
New Bedford	650900	1	745	780	95.51%
New Bedford	651100	1	1,295	1,375	94.18%
New Bedford	651900	2	1,420	1,520	93.42%
New Bedford	651700	1	740	830	89.16%
New Bedford	652300	2	1,000	1,160	86.21%
New Bedford	650800	4	800	1,005	79.60%
New Bedford	651200	2	875	1,105	79.19%
New Bedford	650800	2	680	860	79.07%
New Bedford	650900	3	910	1,165	78.11%
New Bedford	651800	1	775	1,000	77.50%
New Bedford	651300	1	925	1,215	76.13%
New Bedford	651600	1	745	985	75.63%
New Bedford	651100	3	630	835	75.45%
New Bedford	651900	1	560	745	75.17%
New Bedford	652500	1	770	1,080	71.30%
New Bedford	651400	2	730	1,040	70.19%
New Bedford	651400	4	195	280	69.64%
New Bedford	651800	2	310	450	68.89%
New Bedford	652700	1	395	575	68.70%
New Bedford	650600	1	705	1,030	68.45%
New Bedford	651100	2	850	1,250	68.00%
New Bedford	651300	2	630	930	67.74%
New Bedford	650500	2	895	1,345	66.54%
New Bedford	650700	1	795	1,205	65.98%
New Bedford	652700	4	365	555	65.77%
New Bedford	651500	4	550	840	65.48%
New Bedford	652700	3	755	1,155	65.37%
New Bedford	652400	1	845	1,340	63.06%
New Bedford	650600	3	550	885	62.15%
New Bedford	650400	4	515	830	62.05%
New Bedford	652700	2	670	1,090	61.47%
New Bedford	652500	2	805	1,340	60.07%
New Bedford	652600	1	730	1,275	57.25%
New Bedford	652600	2	855	1,515	56.44%
New Bedford	650700	2	580	1,030	56.31%
New Bedford	651400	3	275	505	54.46%
New Bedford	650600	2	405	750	54.00%
New Bedford	652300	3	380	705	53.90%
New Bedford	652000	2	485	915	53.01%
New Bedford	651100	4	305	590	51.69%
New Bedford	651002	2	1,155	2,235	51.68%
New Bedford	650300	2	430	845	50.89%

New Bedford	652400	2	595	1,195	49.79%
New Bedford	652000	1	195	410	47.56%
New Bedford	650400	1	390	840	46.43%
New Bedford	652000	3	690	1,500	46.00%
New Bedford	650102	3	655	1,445	45.33%
New Bedford	650900	2	620	1,380	44.93%
New Bedford	650400	2	495	1,105	44.80%
New Bedford	651400	1	550	1,235	44.53%
New Bedford	651700	2	480	1,080	44.44%
New Bedford	651500	1	440	1,000	44.00%
New Bedford	650300	3	505	1,190	42.44%
New Bedford	650202	1	835	1,975	42.28%
New Bedford	650800	1	310	775	40.00%
New Bedford	651001	1	1,040	2,600	40.00%
New Bedford	650201	3	220	560	39.29%
New Bedford	652800	3	400	1,050	38.10%
New Bedford	650800	3	240	665	36.09%
New Bedford	650101	1	460	1,280	35.94%
New Bedford	651600	4	380	1,145	33.19%
New Bedford	652200	1	290	885	32.77%
New Bedford	650101	3	620	1,945	31.88%
New Bedford	652800	2	395	1,240	31.85%
New Bedford	652100	2	200	630	31.75%
New Bedford	651600	2	350	1,110	31.53%
New Bedford	651500	2	255	855	29.82%
New Bedford	652100	3	395	1,350	29.26%
New Bedford	651002	1	510	1,780	28.65%
New Bedford	650500	3	440	1,560	28.21%
New Bedford	652300	1	295	1,050	28.10%
New Bedford	651500	3	175	635	27.56%
New Bedford	650300	1	145	530	27.36%
New Bedford	650400	3	165	650	25.38%
New Bedford	650201	1	305	1,235	24.70%
New Bedford	652800	1	310	1,260	24.60%
New Bedford	652200	2	190	810	23.46%
New Bedford	650102	1	340	1,460	23.29%
New Bedford	651600	3	200	875	22.86%
New Bedford	650500	1	120	530	22.64%
New Bedford	650102	2	390	1,765	22.10%
New Bedford	652100	1	180	820	21.95%
New Bedford	650300	4	110	530	20.75%
New Bedford	650201	2	225	1,185	18.99%
New Bedford	650101	2	190	1,980	9.60%
New Bedford	652200	3	50	940	5.32%

New Bedford, MA - CDBG Low Mod Census Block Groups



March 16, 2015

CDBGGrantee

CDBG Eligible Census Block Group

1:164,405
0 1.25 2.5 5 mi
0 2.25 4.5 9 km
Sources: Esri, HERE, DeLorme, URGIS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

CDBG Entitlement Areas

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 - Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Public Housing Residents Families with Children Mentally Ill Chronic Substance Abuse Veterans
	Geographic Areas Affected	Citywide
	Associated Goals	Affordable Housing
	Description	Based upon the significant number of families experiencing a housing cost burden, the City has prioritized the production and preservation of affordable housing units - both rental and homeownership.
	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process, the City identified Affordable Housing Investments as a high priority. The detailed analysis of housing stock, conditions, market trends, and affordability supports the Citizens Participation designation of Affordable Housing as a high priority.
2	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children

	Geographic Areas Affected	Citywide
	Associated Goals	Affordable Housing Housing Rehabilitation
	Description	Based upon the age of its housing stock coupled with a soft housing market where values do not support the ability to privately finance needed rehabilitation, the City has prioritized programs that finance housing improvements. These programs include Housing Accessibility, Emergency Repair Program, and Lead Paint program.
	Basis for Relative Priority	The City identified housing rehabilitation as a high priority based upon demand for existing programs, age of housing stock, number of elders and disabled homeowners needing adaptations to remain in their homes.
3	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide
	Associated Goals	Economic Development
	Description	Creating local living wage jobs is essential to the City's anti-poverty efforts. Identifying opportunities for economic growth and supporting business expansion is key to job creation.
	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process, the City identified economic development as a high priority. Census data on persons living in poverty supports the need to create local employment opportunities.
4	Priority Need Name	Public Facilities and Public Park Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Eligible Census Tracts
	Associated Goals	Public Facilities and Park Improvements
	Description	Investing in improvements of City facilities, parks, and open spaces is essential to improving the quality of life for low and moderate income residents. Additionally, the removal of architectural barriers permits expanded utilization of public spaces by persons with disabilities and/or mobility limitations.
	Basis for Relative Priority	With significant input from relevant City departments and with broad community and stakeholder participation in the Consolidated Planning process, the City has identified public parks, open spaces and facilities as high priorities. The City's ongoing assessment of public facilities and parks, and the City's ADA assessment each support ongoing investments in public parks, open spaces, and facilities.
5	Priority Need Name	Public Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Eligible Census Tracts
	Associated Goals	Public Infrastructure

	Description	Improvements to public infrastructure including streets, sidewalks, and commercial corridor improvements. Investing in the reconstruction of City infrastructure, public services, water, sewer, drainage, sidewalk, and roadway facilities is essential to improving the quality of life for low and moderate income residents.
	Basis for Relative Priority	With significant input from relevant City departments and with broad community and stakeholder participation in the Consolidated Planning process, the City has identified infrastructure improvements as a high priority. The City's ongoing assessment of public infrastructure and the City's ADA assessment each support ongoing investments in public infrastructure.
6	Priority Need Name	Neighborhood Stabilization
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Eligible Census Tracts
	Associated Goals	Neighborhood Stabilization
	Description	Needed stabilization of neighborhoods by implementing code enforcement, tax takings, clearance/demolition, and crime reduction improvements and programs.
	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process, the City identified neighborhood stabilization as a high priority. Through a community survey which yielded over 900 respondents and a series of meetings with neighborhood organizations, priority areas were established. This extensive data supported the Consolidated Plan process designation of Neighborhood Stabilization as a high priority.
7	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Public Services
	Description	A variety of public service programs operated by City departments and nonprofit agencies are needed to increase the stability of the city's households and neighborhoods. Priority areas include: <ul style="list-style-type: none"> • Public safety • Health programming including nutrition, access to food, and addiction services • Youth programming including childcare, after school programs, education, and recreation • Elder programming including provision of adult day health, recreation programs, and transportation • Vocational, social, recreational and educational programming for low and moderate income persons
	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process, the City identified Public Services as a high priority. Through a community survey which yielded over 900 respondents and roundtable discussions with service providers, priority areas were established. This extensive data supported the Consolidated Plan process designation of Public Services as a high priority.
8	Priority Need Name	Homeless Services
	Priority Level	High

Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	Citywide
Associated Goals	Homeless
Description	A variety of homeless programs operated by City departments and nonprofit agencies are needed to increase the stability of the city's homeless and at-risk households. Priority areas include: <ul style="list-style-type: none"> • Emergency and rapid rehousing transitional assistance include legal aid, and referral and counseling services • Vocational, social, recreational and educational resources for low and moderate income persons • Improving the resources available to the city's population at risk of homelessness, and residents who experience housing instability
Basis for Relative Priority	The City identified Homeless Services as a high priority. Through consultations with the Homeless Provider Service Network and review of Point-in-Time Count data, priority areas were established. This extensive data supported the Consolidated Plan process designation of Homeless Services as a high priority.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Considering the high demand for affordable housing coupled with the severely limited housing resources, Tenant Based Rental Assistance is not a recommended housing investment strategy. The public resources are better invested to increase the inventory of affordable housing stock.
TBRA for Non-Homeless Special Needs	<p>Tenant Based Rental Assistance does not address the need to invest in an aging housing stock nor create sustainable affordable housing. To serve the needs of non-homeless special needs populations, the desired model is dedicated affordable units with wraparound services.</p> <p>HOME funds are not intended to be utilized for TBRA.</p>
New Unit Production	<p>The City of New Bedford is a predominantly built environment with little raw developable land. Market characteristics would limit new unit production to infill housing and conversions. As a component within its "Strengthening Neighborhoods" strategy, new unit production is an appropriate use of funds.</p> <p>Additionally, the creation of new residential units within property conversions is an investment that would support the redevelopment of the downtown core.</p>
Rehabilitation	<p>Market factors that support the use of funds for rehabilitation include:</p> <ul style="list-style-type: none"> • high percentage of pre-1950 stock • high percentage of households living in substandard conditions • high incidence of children with elevated lead levels • high energy cost in older two and three family stock • concentration of substandard stock in areas of high poverty • number of elders in need of home modifications
Acquisition, including preservation	<p>The City of New Bedford's funding of acquisition within its First Time Homebuyer Program is an investment in the stabilization of neighborhoods as well as a potential wealth building opportunity for low and moderate income households.</p> <p>Acquisition will also be funded with a portion of total development cost for developer-driven projects that support the creation and preservation of affordable housing.</p>

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City anticipates receipt of CDBG funds in the amount of approximately \$2,489,000 annually. To maximize the impact of the CDBG Entitlement funds, the City expends general government funds, has aggressively and successfully secured significant grant funds, and encourages all partners and projects to leverage additional dollars. The City has a policy of requiring proposed projects to leverage significant non-federal resources.

As a HOME Investment Partnership program Entitlement Community, the City will receive approximately \$628,000 annually to support direct assistance to low and moderate income homebuyers and to subsidize the development cost of affordable housing projects.

The City will receive approximately \$225,000 in Emergency Solution Grant funds to support homelessness prevention, rapid rehousing, homeless services, and long-term solutions.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,489,357	225,000	0	2,714,357	9,459,556	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Home-buyer assistance Home-owner rehab Multi-family rental new construction Multi-family rental rehab New construction for ownership TBRA	628,614	0	0	628,614	2,388,733	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	227,275	7,910	0	235,185	863,645	

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of New Bedford anticipates CDBG funds will leverage additional resources. Non-entitlement funds that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan period:

City General Funds: The annual City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure, and the Health Department.

State Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, State Tax Credits, Historic Tax Credits and the Mass Rental Voucher program.

Federal Affordable Housing Resources: Affordable Housing Developments are likely to utilize Low-Income Housing Tax Credits, Historic Tax Credits, Housing Trust Funds, and Federal Home Loan Funds.

Philanthropy: Private funding from national, state, and local funders including the United Way and Private Foundations, and private donors.

New Market Tax Credits: NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

Section 8 Funds: Section 8 is administered by the New Bedford Housing Authority and provides rental subsidies.

Funds Awarded through the Continuum of Care Process: Funds awarded to non-profit human service providers to assist in housing and services to homeless persons.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Department of Planning, Housing and Community Development.

The ESG program matching requirements are met through non-federal resources secured by individual program providers.

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

Publically owned land will be utilized in the furtherance of affordable housing development and to support the mini-park and community garden program. Properties taken for back taxes may be used for housing redevelopment. Additionally, vacant city lots may be used for affordable infill housing or as mini-parks/community gardens. The use of publically owned properties will address the need for safe, affordable housing and for increasing resident access to recreational activities.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the resources available to meet those needs. The City of New Bedford's investments will leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations' needs

DRAFT

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of New Bedford-Community Services	Government	Grantee/Administrator	Jurisdiction
Homeless Service Provider’s Network (HSPN)	Government (ad-hoc)	Homeless strategies and services	Jurisdiction
New Bedford Housing Authority (NBHA)	Government	Public Housing	Jurisdiction

Table 50 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X

Supportive Services			
Transportation	X	X	

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Institutional structure of the Department of Planning, Housing and Community Development (DPHCD) has been developed over years of successful operation. Through clearly defined roles and responsibilities within a collaborative working environment, the City of New Bedford has a delivery system capable of undertaking projects, programs, and services to meet the priority needs of low and moderate income residents.

The DPHCD directly provides programs in the areas of housing rehabilitation and lead hazard abatement. The DPHCD, with additional technical expertise from relevant City departments and qualified professionals, oversees the public improvement projects. Economic development activities are undertaken by the New Bedford Economic Development Council. Homeless service and public services are delivered through non-profit agencies that have demonstrated the capacity to achieve measurable outcomes and program compliance.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City of New Bedford in its 10 Year Plan to End Homelessness identified strengths and weaknesses in the homeless delivery system.

Strengths were identified as:

- Success in accessing federal McKinney-Vento resources
- Effective collaboration among City officials, homeless service providers and the greater community on behalf of homeless individuals and families
- Support from the greater community of New Bedford [including the business community] for affordable housing initiatives and homelessness

Weaknesses that the City is working to address include:

- Limited emergency shelter beds for homeless women and family shelter beds for male/female couples with children
- An inadequate supply of permanent housing targeted to homeless individuals and families, particularly housing that implements best practices such as the housing first model

- A scarcity of employment and training services for homeless individuals and families as well as a need to ensure that current employment-related services are responsive to the needs of homeless individuals and families
- Continued need for improvements in data collection.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Institutional Structure and Service Delivery System would benefit from better coordination by the Commonwealth of Massachusetts in relation to the placement of homeless families in hotels/motels. The State's current methodology of a statewide placement system has created undue burden on communities like New Bedford that have hotels/motels under State contract. The State's practice places high demands on municipal services and service providers as well as creating additional challenges for families experiencing homelessness.

DRAFT

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Action Step

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the Inventory of safe, Affordable Housing	2015	2016	Affordable Housing	Affordable Housing Rehabilitation	HOME: \$3,017,377	Rental units rehabilitated: 50 Household Housing Unit Homeowner Housing Added: 30 Household Housing Unit
2	Improve the condition of Housing through Rehabilitation	2015	2019	Affordable Housing Non-Homeless Special Needs	Housing Rehabilitation	CDBG: \$3,625,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
3	Expand Economic Development opportunities	2015	2020	Non-Housing Community Development	Economic Development	CDBG: \$2,293,500	Businesses assisted: 30 Businesses Assisted
4	Provide essential Public Services	2015	2020	Non-Homeless Special Needs	Public Services	CDBG \$1,722,000	Public Services Activities other than Low/Moderate Income Housing Benefit: 3000 persons
5	Improve availability and access to Public Facilities and Parks	2015	2019	Non-Housing Community Development	Public Facilities and Public Park Improvements	CDBG: \$598,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
6	Improve Public Infrastructure	2015	2019	Non-Housing Community Development	Public Infrastructure Improvements	CDBG: \$625,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
7	Increase the quality of life through Neighborhood Stabilization efforts	2015	2019	Non-Housing Community Development	Neighborhood Stabilization	CDBG: \$875,000	Buildings Demolished: 6 Buildings Housing Code Enforcement/Foreclosed Property Care: 15 Household Housing Unit
8	Decrease the incidence of Homelessness	2015	2019	Homeless	Homeless	ESG: \$1,098,830	Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 100 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the inventory of safe, affordable housing
	Goal Description	Development of affordable housing to meet existing demand for both homeownership and rental units.
2	Goal Name	Improve the condition of housing through rehabilitation
	Goal Description	Programs to improve the condition of New Bedford housing stock including but not limited to Existing Homeowner Rehabilitation, Emergency Repair program, Lead-based Paint program, and Housing Accessibility program.
3	Goal Name	Expand economic development opportunities
	Goal Description	The City will provide support to the New Bedford Economic Development Council's programs.

4	Goal Name	Provide essential public services
	Goal Description	A range of service to low and moderate income persons.
5	Goal Name	Improve availability and access to public facilities and parks
	Goal Description	Investments to improve public facilities and public parks.
6	Goal Name	Improve public infrastructure
	Goal Description	Improvements to public infrastructure including street, sidewalks, commercial corridors.
7	Goal Name	Increase the quality of life through neighborhood stabilization efforts
	Goal Description	Programs designed to address blighting conditions and disinvestment including but not limited to code enforcement, tax taking properties and receiverships, clearance and demolition, community engagement and crime prevention.
8	Goal Name	Decrease the incidence of homelessness
	Goal Description	Provision of homeless prevention and assistance programs.

DRAFT

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The NBHA has an ongoing commitment to continue to create UFAS compliant handicapped accessible units within existing developments, and to construct new accessible units as needed to meet the goal of 63 accessible units required by the Authority's Voluntary Compliance Agreement with HUD. The goal for 2015 is to create seven (7) accessible units. By the end of the sixth year of the NBHA's Voluntary Compliance Agreement, that agency will achieve 63 accessible units as required.

The NBHA has committed to completion of a Section 504 Self-Assessment that will guide the future development/conversion of handicapped units as well as guide necessary site improvements.

Activities to Increase Resident Involvement

The NBHA proposes to increase resident involvement by continuing to provide Resident Service Coordinators, pursuing funding for FSS and ROSS programs, partnering with existing community organizations, and cooperative development of a new resident handbook that sets forth expectations for tenancy with the Authority, including lease enforcement, tenant responsibilities, and opportunities for tenant participation.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The availability of affordable housing is determined by the relationship of supply and demand. On the supply side, the city has a greater percentage of affordable housing units than any of the surrounding communities with 12% of its housing units deed restricted as affordable housing. The information in the Consolidated Plan, however, indicates that the demand for affordable housing continues to outpace the supply and that many of New Bedford's residents are cost burdened.

The City of New Bedford has adopted public policies and programs that encourage residential investment. These efforts include expedited permitting, government financing to reduce development cost, and high-density zoning regulations. While these public policies have helped with the development of affordable housing, other public policies, many of which are not unique to New Bedford, create barriers to affordable housing. These policies include:

- Costs associated with adherence to the Massachusetts Building Code
- Hazards in the built environment, such as lead paint
- Perception of possible environmental contamination and costs associated with remediation
- Cost of site assembly of non-conforming urban lots
- Challenges to obtaining clear title on older parcels
- Complexity of financing required to undertake larger projects
- Down payment requirements for FHA and traditional loan products

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of New Bedford's strategy to reduce the Barriers to Affordable Housing is designed to address both supply and demand. The strategy recognizes that the most significant Barriers to Affordable Housing are beyond the City's control. Strategic efforts the City plans to undertake include:

- Participation on a regional level to encourage greater housing opportunities
- Continuing to provide government financing including rehabilitation and lead abatement financing to lessen the housing cost burden for existing owners
- Providing down payment and closing cost assistance to enable low and moderate income buyers to achieve homeownership
- Continuing to support "mom and pop" ownership of two and three family stock, recognizing their role in providing affordable rental units

- Utilization of Tax-title and/or Municipal Properties to expand housing and economic opportunities designed to increase resident income
- Utilization of Receivership Program to stabilize affordable housing units
- Continuing to participate in MassDocs program to simplify the loan closing process for affordable multi-family projects.
- Seeking to increase the living wages of low-income families to increase their 'housing purchasing capacity'

DRAFT

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Homeless Services Provider Network uses three approaches to identifying and reaching homeless families: an emergency email alert system, communication with the Massachusetts Department of Transitional Assistance, and a partnership with the school system, which has a designated homelessness liaison who is an HSPN member. Member organizations are alert and well-trained to recognize homeless families outside of the school system and immediately engage with the family to assess their situation, and if need be, get them shelter and other appropriate services.

In addition to priority outreach to homeless families, the City of New Bedford is focused on outreach and services to unaccompanied homeless youth. Using a grant from the Massachusetts Interagency on Housing and Homelessness, the City of New Bedford is participating in the state's first ever youth point-in-time count. Key partners who actively engage with homeless youth, such as Catholic Social Services and the Greater New Bedford Community Health Center, helped the City prepare for the count.

The strategy for reaching this population is a close collaboration with the school system, which provides showers, clothes, and food to students who have been identified as homeless, though they are often reluctant to identify themselves as homeless for fear of being referred into foster care. The CoC participates in a regional task force to look at the problem of youth homelessness and develop a regional solution. The goal of the regional task force is to create housing and employment options to help prevent and end youth homelessness.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Homeless Services Provider Network Discharge Planning Committee coordinates efforts to avoid homelessness for extremely low-income people being discharged by public funded institutions. The Committee reviews established discharge protocols and maintains ongoing contact and coordination with points of discharge, such as the Department of Corrections, Sheriff's Department, Department of Mental Health and mental health facilities, substance abuse treatment facilities, Department of Children and Families, and Department of Public Health and healthcare facilities. The Committee has established written discharge policies specific to health care facilities, mental health facilities, foster care, other youth facilities and corrections programs and institutions. For example, the Greater New Bedford Community Health Center and the Southcoast Hospitals Group coordinate discharge efforts with the New Bedford CoC. The Southcoast hospital has created a new Health Promotion Advocate (HPA) to work specifically with hard to serve patients many of whom are homeless substance abusers. The HPA has been effectively connecting these individuals

with services throughout the community. A second new resource available for the chronically homeless is the South Coast Reentry Collaborative Source, a community-based initiative that matches hard to serve individuals with volunteers who can provide them with intensive mentoring services, including help with locating housing and employment.

Efforts to reduce the risk of discharging people from prison into homelessness are coordinated by the State Public Safety Transition Program. This program outlines a detailed process of transition that must be completed and fully documented prior to release. In addition, many prisons are now using the housing search feature of the local HMIS Housing. This feature can help with locating post release housing and other mainstream resources. The DOC state mandated policy is designed to accommodate long term state inmates. On the county level, the length of sentence can vary from a couple of days to two and one half years. The shorter sentences present a greater challenge for reentry.

Similar coordinated efforts exist within the Foster Care system. Catholic Social Services operates an "aging out" home for youths between the ages of 17-24 years of age. The program offers an ideal transition from foster care to independent living in an apartment with supportive services.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of New Bedford has been proactive in assessing the potential hazards of lead-based paint. The mandatory inspection of properties, especially multi-family structures, has identified potential hazards before the hazards impact residents. Hazards created by lead-based paint are addressed through housing rehabilitation with funds from CDBG, HOME, and the MassHousing “Get The Lead Out Program”. The Massachusetts Housing Finance Agency “Get the Lead Out” Program has limited funding and can only assist units that contain a child under the age of six (6) years, a poisoned child, or a unit under court order to de-lead. The DPHCD is an approved Local Rehabilitation Agency (LRA), and processes applications on behalf of MassHousing which meet their criteria.

The City requires that all homes with children under the age of six years receiving housing assistance to be de-lead.

The City of New Bedford is working to increase public awareness of programs available to assist in de-leading housing: DPHCD's Lead Paint Reimbursement Program and the MHFA's “Get the Lead Out Program” for lead paint abatement. DPHCD is using brochures, cable notices and advertisements to spread the word about these programs. Partners in these initiatives include South Coast Counties Legal Services and the New Bedford Health Department.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City of New Bedford's strong focus on removing the hazards of lead poisoning is directly related to the incidence of lead paint in the community. New Bedford has been identified as a high risk community for childhood lead poisoning by the Massachusetts Childhood Lead Poisoning Prevention Program. 87% of the City of New Bedford's housing stock was built prior to 1980. Additional information about the incidence of lead-based paint in the housing stock can be found in MA-20.

How are the actions listed above integrated into housing policies and procedures?

The City of New Bedford has fully integrated Lead Hazard education and remediation into housing policies and programs. The City requires compliance with Mass Lead Notification Laws to be documented within all project files. Affordable rental projects are required to have tenant-signed Lead Notifications; homeownership projects are required to have prospective purchasers sign the Commonwealth's Transfer of Property Notification.

Additionally, CDBG and HOME Programs' Policies and Procedures require the following:

1. The Property Owner is required to provide required notice to all occupants
2. The home to be inspected by a trained professional
3. Assessment if the project is low, moderate, or high-risk of requiring de-leading

4. Work is to be performed by appropriate party
5. The monitoring of de-leading to ensure compliance with federal and state laws
6. The obtaining of project clearance

The City of New Bedford makes CDBG funding available for the rehabilitation of homes with lead paint. The City of New Bedford's partnership with the Massachusetts Housing Finance Agency lead program is another way that the City demonstrates its commitment to safe affordable housing.

DRAFT

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

First and foremost, New Bedford's anti-poverty strategy is predicated upon the expansion of economic opportunities for all its residents. The City's key partner, the New Bedford Economic Development Council (NBEDC), works to expand economic opportunities through attraction of new businesses, loan programs, and direct technical assistance to new and expanding businesses. NBEDC's efforts are complemented by education and workforce investment programs that seek to prepare residents for employment.

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

In addition to job training and employment opportunities, struggling families are supported through youth programming including afterschool programs, recreation programs and affordable childcare. Targeted programs for elders, veterans, and domestic violence survivors, strengthen the safety net provided by mainstream services.

The City's federally designated Community Action Agency, People Acting In Community Endeavors (PACE Inc.), advocates on the federal and state level to eliminate policies that hinder workforce participation. The New Bedford Housing Authority has implemented policy changes that encourage workforce participation among its residents.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of New Bedford has long realized that the problems of poverty are interrelated. Addressing the Employment, Educational, Housing, and Health needs of struggling families is an essential part of a multi-faceted strategy to reducing poverty. Through strategic, coordinated investment within the areas where people in poverty are most likely to live, the City of New Bedford's Consolidated Plan Priorities seek to reduce the number of households living in poverty. Coordinated efforts include:

- Focus on economic growth and investment in high poverty areas;
- Creation of affordable, quality housing;
- Investment in homeownership, which creates wealth;
- Improvement in housing conditions often linked to poor health;
- Emphasis on identification and removal of barriers to education and employment; and,

- CDBG funding for family and youth supportive services such as childcare, afterschool programs, and recreation programs.

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SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

To ensure compliance with federal regulations, the City of New Bedford's Department of Planning, Housing and Community Development (DPHCD) will continue to closely monitor all activities funded under the Community Development Block Grant (CDBG) Program, the HOME Investment Partnership program (HOME), the Emergency Solutions Grant (ESG) Program, and the homeless Continuum of Care. The Department of Planning, Housing and Community Development considers monitoring to be an ongoing process that assesses program performance. In accordance with HUD guidance, DPHCD's goal in monitoring is to determine compliance, prevent/identify deficiencies, and design corrective actions to improve or reinforce program performance.

Each activity funded has contractually established goals, performance measurements, and a budget. Through quarterly reporting, all activities will be evaluated by analyzing the goals and objectives stated in the agreements with actual accomplishments. Upon receipt of Request for Reimbursement, DPHCD will evaluate the program's expenditures against the approved budget. The Quarterly Report and Reimbursement Request forms the basis for compliance with programmatic and financial requirements.

The DPHCD will conduct a Risk Analysis process to determine what programs will be selected for formal monitoring, and an on-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.

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 Contracting and Procurement regulations.

In compliance with HOME regulations, DPHCD performs inspections of rental housing projects as required, to ensure compliance with housing quality standards. To ensure compliance with rent and income restriction requirements of the HOME program, the DPHCD, on the anniversary date of each HOME-assisted rental housing project, requires the property owner to submit a HOME Rent and Income Occupancy Survey. 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 reviews the financial condition of projects and take appropriate action if a problem is identified. The annual review of housing condition, income of occupants, and rents is completed during the contracted Period of Affordability.

For HOME-funded Homeownership units, DPHCD monitors to ensure the Assisted Household is occupying the property as its principal place of residence. As a secured lender, the City is notified of

changes to ownership of terms of insurance. Additionally, DPHCD obtains documentation of principal residence from each assisted household.

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Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City anticipates receipt of CDBG funds in the amount of approximately \$2,489,000 annually. To maximize the impact of the CDBG Entitlement funds, the City expends general government funds, has aggressively and successfully secured significant grant funds, and encourages all partners and projects to leverage additional dollars.

As a HOME Investment Partnership program Entitlement Community, the City will receive approximately \$628,000 annual to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects.

The City will receive approximately \$225,000 in Emergency Solution Grant funds to support homeless prevention, services, and long-term solutions.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Develop- ment Housing Public Improve- ments Public Services	2,489,357	225,000	0	2,714,357	8,712,750	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Home-owner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	628,614	0	0	628,614	2,200,150	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	227,275	7,910	0	235,185	795,462	

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of New Bedford anticipates CDBG funds will leverage additional resources. Non-entitlement funds that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan period:

City General Funds: The annual City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure, and the Health Department.

State Affordable Housing Resources: Affordable housing developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, State Tax Credits, Historic Tax Credits and the Mass Rental Voucher program.

Federal Affordable Housing Resources: Affordable housing developments are likely to utilize Low-Income Housing Tax Credits, Historic Tax Credits, Housing Trust Funds, and Federal Home Loan Funds.

Philanthropy: This includes private funding from national, state, and local funders including the United Way and Private Foundations, and private donors.

New Market Tax Credits: NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

Section 8 Funds: Section 8 is administered by the New Bedford Housing Authority and provides rental subsidies.

Funds Awarded through the Continuum of Care Process: Funds awarded to non-profit human service providers to assist in housing and services to homeless persons.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Department of Planning, Housing and Community Development.

The ESG program matching requirements are met through non-federal resources secured by individual program providers.

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

Publically owned land will be utilized in the furtherance of affordable housing development and to support the mini-park and community garden program. Properties taken for back taxes may be used for housing redevelopment. Additionally, vacant city lots may be used for affordable infill housing or as mini-parks/community gardens. The use of publically owned properties will address the need for safe, affordable housing and increase resident access to recreational activities.

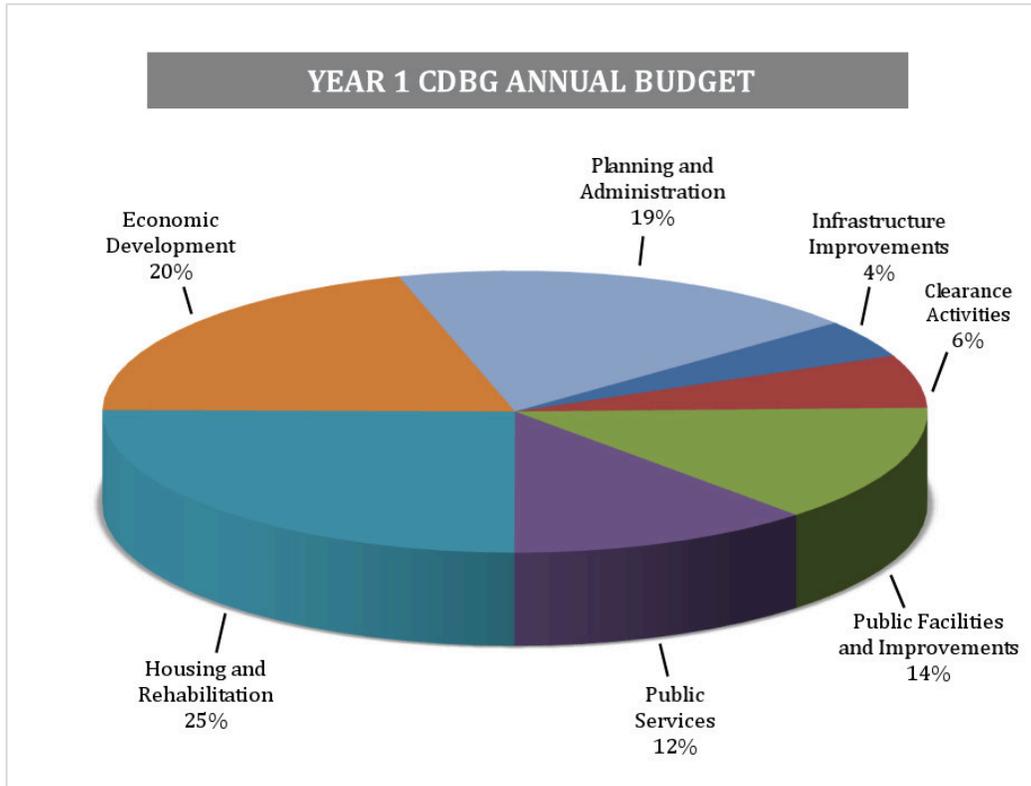
Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the resources available to meet those needs. The City of New Bedford's investments will leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations' needs.

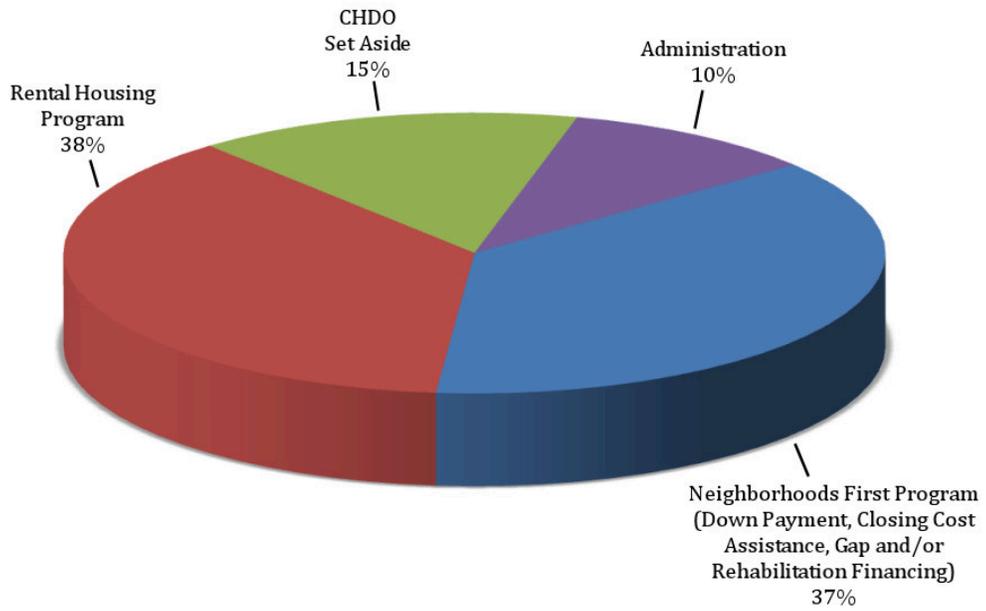
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Annual Goals and Objectives

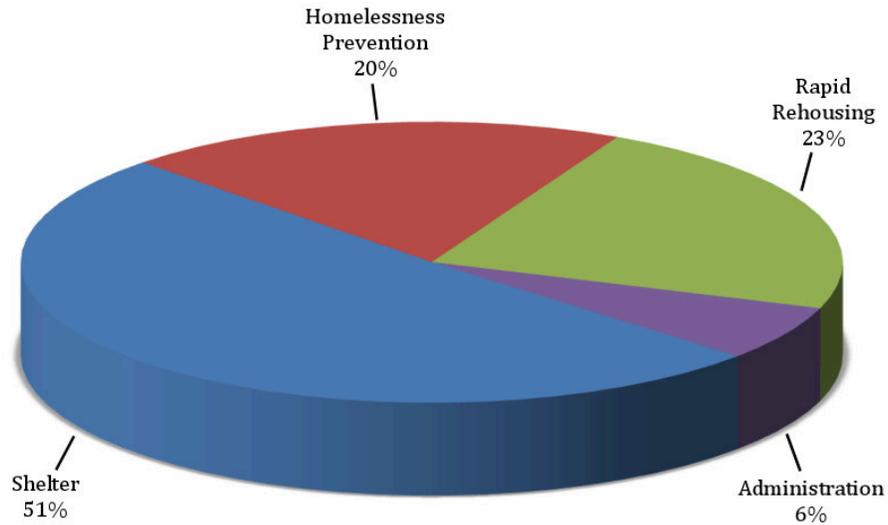
AP-20 Annual Goals and Objectives



YEAR 1 HOME ANNUAL BUDGET



YEAR 1 ESG ANNUAL BUDGET



Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2015	2019	Affordable Housing	Affordable Housing Housing Rehabilitation	HOME: \$325,753	Rental units developed : 10 Household Housing Unit Owner units developed: 2
2	Housing Rehabilitation	2015	2019	Affordable Housing Non-Homeless Special Needs	Housing Rehabilitation	CDBG: \$725,000	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	Homebuyer Assistance	2015	2019		Affordable Housing	HOME: \$231,461	Direct Financial Assistance to Homebuyers: 15 Households Assisted
4	Public Facilities and Park Improvements	2015	2019	Non-Housing Community Development	Public Facilities and Public Park Improvements	CDBG: \$389,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
5	Public Infrastructure	2015	2019	Non-Housing Community Development	Economic Development Public Infrastructure Improvements Neighborhood Stabilization	CDBG: \$125,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Neighborhood Stabilization	2015	2019	Non-Housing Community Development		CDBG: \$175,000	Buildings Demolished: 4 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
7	Economic Development	2015	2020	Non-Housing Community Development	Economic Development Neighborhood Stabilization	CDBG: \$584,700	Businesses assisted: 20 Businesses Assisted
8	Public Services	2015	2020	Non-Homeless Special Needs	Public Services	CDBG: \$344,400	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
9	Homeless Services	2015	2019	Homeless	Affordable Housing Homeless Services	ESG: \$235,185	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 5 Persons Assisted Homelessness Prevention: 10 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	<p>Address the insufficient supply of decent, safe, affordable housing:</p> <ul style="list-style-type: none"> through the provision of financing to Affordable Housing Developers to support the acquisition and rehabilitation of residential units; with support and funding to Community Housing Development Organizations to undertake affordable housing projects;

2	Goal Name	Housing Rehabilitation
	Goal Description	<p>Operation of the following programs:</p> <ul style="list-style-type: none"> • Emergency Repair Program that restores and enhances the residential housing stock; and reduces high energy costs • De-leading Program • Housing Accessibility Program • Housing Rehabilitation
3	Goal Name	Homebuyer Assistance
	Goal Description	Provide down payment and closing cost assistance, as well as rehabilitation assistance or gap financing.
4	Goal Name	Public Facilities and Park Improvements
	Goal Description	Public facility improvements including Ruth Street Playground, Vacant-lot Mini park Program, CityWorks Mini Grant, Kennedy Donovan Center, Boys and Girls Club Improvements, and The Port Society Handicap Accessibility Project.
5	Goal Name	Public Infrastructure
	Goal Description	Infrastructure including streetscape improvements/plantings and International Marketplace Neighborhood Improvements.
6	Goal Name	Neighborhood Stabilization
	Goal Description	Clearance, Demolition and Crime Reduction efforts
7	Goal Name	Economic Development
	Goal Description	Funding to support the New Bedford Economic Development Council's Economic Development Loan Fund and technical assistance program.
8	Goal Name	Public Services
	Goal Description	A range of public service activities to benefit low and moderate income households.
9	Goal Name	Homeless Services
	Goal Description	Provision of Prevention and Homeless Assistance programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

In Year 1 of the Consolidated Plan, the City has allocated funding that addresses unmet priority need while continuing commitments to successful programs and multi-year initiatives. The Home Rehabilitation goal is long-standing, successful program that address the highest need -- safe, affordable housing. Similarly, the Economic Development program operated by the New Bedford Economic Development Council is a long-standing commitment to support local business growth. Public Service Activity programs are likewise long-standing successful programs operated by the City and non-profit partner agencies. Public Infrastructure and projects represent a continued commitment to improving public spaces.

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Projects

Table 55 - Project Information

APPLICATION FUNDING COMPARATIVE FOR (FY15- FY14 Awarded - FY15 Requested) Page 1		FY2015 Amount Awarded
A. INFRASTRUCTURE IMPROVEMENTS		
Department of Public Infrastructure	Street Tree Initiative	\$ 75,000
Office of Community Development	International Marketplace Neighborhood Improvements	\$ 50,000
TOTAL INFRASTRUCTURE IMPROVEMENTS		\$ 125,000
B. CLEARANCE ACTIVITIES		
Building Department	Clearance, Demolition and Crime Prevention	\$ 175,000
TOTAL CLEARANCE ACTIVITIES		\$ 175,000
C. PUBLIC FACILITIES AND IMPROVEMENTS		
Office of Community Development	Playground Improvements Ruth Street	\$ 70,000
Office of Community Development	Vacant Lot Mini-Park Project	\$ 40,000
Office of Community Development	Project Management	\$ 80,000
Office of Community Development	CityWorks Mini Grant Program	\$ 60,000
Kennedy Donovan Center	KDC Acquisition Project	\$ 50,000
Boys & Girls Club	Heating System Replacement	\$ 29,500
The New Bedford Port Society	The Port Society Handicapp Accessibilty Project	\$ 60,000
		\$ 389,500

APPLICATION FUNDING COMPARATIVE FOR (FY15- FY14 Awarded - FY15 Requested) Page 2		FY2015 Amount Awarded
D. PUBLIC SERVICES		
PUBLIC SERVICES CAP = (2,489,357+300,000)*15% =418,404		
Access for Community Enhancement Services	Rec & Soc Act for People with Dis	\$ 3,000
Art Therapy Inspirational Art for Seniors, Inc.	Art isTherapy	\$ 7,000
New Bedford Art Museum/ArtWorks!	Teens Reach Beyond	\$ 5,000
New Bedford Art Museum/ArtWorks!	Art MOBILE	\$ 5,000
Boys' & Girls' Club of Greater New Bedford	Youth Outreach Transportation Project	\$ 7,500
Dream Out Loud Program	The Creative Careers Program	\$ 7,000
Coastline Elderly Services	Community Mainstream Resources	\$ 10,000
Dennison Memorial Community Center	Academic Excellence Program	\$ 15,000
Department of Community Services	Senior Programs and Services	\$ 92,000
Parks, Recreation & Beaches	Groundwork SouthCoast	\$ 12,500
Parks, Recreation & Beaches	Kennedy Summer Day Program	\$ 31,000
Parks, Recreation & Beaches	Seasonal Training & Employment Prog	\$ 27,000
Parks, Recreation & Beaches	Supportive Recreation	\$ 20,500
Immigrants Assistance Center, Inc.	Social Serv for Non English Speaking Res	\$ 8,000
Junior Achievement of Southern Massachusetts	It's My Future	\$ 5,000
NB Police Department-Domestic Violence Unit	Domestic Violence Intern Coordinator	\$ 25,000
South Coastal Counties Legal Services, Inc.	Housing Law Project	\$ 10,000
North Star Learning Centers	Boys Rising Above Violence Everywhere	\$ 8,000
North Star Learning Centers	Farmers Market at Clasky Common Prk	\$ 5,000
Old Dartmouth Historic Society (NB Whaling Museum)	Youth Apprenticeship Program	\$ 8,900
PSILL, Inc. - Friends of SMEC Inc.	Trans. Res for Common Inclusion	\$ 5,000
Reel Serious	Reel Serious After School Documentary Film Program	\$ 5,000
Team Builders	The House of Music	\$ 7,000
Trips for Kids, Inc.	Explore Your Environment	\$ 5,000
United Way of Greater New Bedford	Hunger Relief-Thanksgiving Project	\$ 5,000
YWCA of Southeastern Massachusetts	Youth Without Limits	\$ 5,000
TOTAL PUBLIC SERVICES		\$ 344,400

APPLICATION FUNDING COMPARATIVE FOR (FY15- FY14 Awarded - FY15 Requested) Page 3		FY2015 Amount Awarded
E. PARK IMPROVEMENTS	PROJECT NAME	
F. HOUSING AND REHAB PROJECTS	PROJECT NAME	
Office of Housing and Community Development	Storefronts Reimbursement Program	\$ 50,000
Office of Housing and Community Development	Housing Accessibility	\$ 75,000
Office of Housing and Community Development	Financial Assistance (RLF - PI Earned)	\$ 100,000
Office of Housing and Community Development	Deleading Program	\$ 50,000
Office of Housing and Community Development	Emergency Repair Program	\$ 150,000
Office of Housing and Community Development	Service Delivery	\$ 300,000
TOTAL HOUSING AND REHAB PROJECTS		\$ 725,000
G. ECONOMIC DEVELOPMENT	PROJECT NAME	
New Bedford Economic Development Council, Inc.	ED Assistance Project	\$ 459,700
New Bedford Economic Development Council, Inc.	E.D. Revolving Loan Fund Account	\$ 125,000
TOTAL ECONOMIC DEVELOPMENT		\$ 584,700
H. COMMUNITY DEVELOPMENT ADMINISTRATION		
CDBG Planning and Administration	Entitlement Management & Project Monitoring	
SUBTOTAL		\$ 540,000
TOTAL ADMIN & PLANNING (H-1 + H-2)		
CAPS FOR PLANNING & ADMIN = 2,714,357*20% = 542,871		
TARGET CAP FOR FY2015		
TOTAL CDBG ENTITLEMENT EXPENDITURES	(\$2,489,357 + 225,000 PI + \$167,243K Carry = \$2,831,750)	\$ 2,883,600

APPLICATION FUNDING COMPARATIVE FOR (FY15 - FY14 Awarded - FY15 Requested) Page 4		FY2015 Amount Awarded
2. EMERGENCY SHELTER-SOLUTIONS GRANT REQUESTS		
	PROJECT NAME	
Catholic Social Services, Inc.	Emergency Solutions Dept.	\$ 72,000
Catholic Social Services, Inc.	Sister Rose House Network	\$ 20,000
New Bedford Women's Center	Emergency Domestic Violence Shelter	\$ 22,000
PACE, Inc.	PACE Housing Services	\$ 22,500
SEMCOA, Inc.	WRAP House	\$ 21,000
Southeastern Mass Veterans Housing Program, Inc.	Veterans Transition House	\$ 20,000
SRN, INC.	SFS Harbour House Family Center	\$ 13,500
Steppingstone, Inc.	NB Women's Therapeutic Community	\$ 18,139
Steppingstone, Inc.	Homeward Bound	\$ 9,000
	Administration @ 7.5%	\$ 17,046
	\$227,275 + \$7,910 carryover = \$235,185	
TOTAL ESG		\$ 235,185

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

The City allocated funding to address the priorities identified within the Consolidated Plan process. The overwhelming priorities are the continued commitment to improving housing conditions, which accounts for 25% of the CDBG Entitlement funding, and economic development initiatives, which account for 20% of CDBG Entitlement funds.

Programs that support improvements to public infrastructure, facilities, and parks represent a significant investment in the capital needs in Low and Moderate Income neighborhoods.

AP-50 Geographic Distribution – 91.220(f)

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

The allocation of CDBG resources is targeted to best meet the priority needs of low and moderate income persons. While every consideration is given to opportunities to target a specific geographic eligible area, in Year 1 Annual Plan the City has allocated the majority of its available resources to programs that operate citywide. Housing Rehabilitation and Public Services serve priority needs that exist citywide.

HOME funds are allocated to projects based upon priority need, developer capacity, and market opportunities.

Rationale for the priorities for allocating investments geographically

The City allocated funding to address the priorities identified within the Consolidated Plan process. The overwhelming priority was a continued commitment to Housing Rehabilitation, which accounts for 25% of CDBG Entitlement, and Economic Development Activities which account for nearly 20% of CDBG Entitlement funding. These are long-standing successful programs, where the need far exceeds the available resources.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City continues to promote a range of affordable housing projects. Homeownership options will be supported through the continuation of a citywide First-time Homebuyer Downpayment Assistance Program as well as redevelopment projects undertaken by non-profit Community Housing Development Organizations (CHDOs).

The City's affordable rental housing pipeline projects include: a 19 unit Veterans Housing project, the renovation of a historic property into seven (7) units, two (2) of which will be affordable, and a 110 unit mixed-income development that is slated to include 70 affordable units. Due to the nature of these projects and complexity of financing, these projects are likely to be completed in FY 2017.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	10
Total	10

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

Table 57 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Actions planned during the next year to address the needs to public housing

During the Action Plan period, the New Bedford Housing Authority (NBHA) will utilize its Capital Improvement funds and agency resources to improve the physical condition of its housing stock. The NBHA has defined the following as priorities for the restoration and revitalization of public housing units: 1. Use a Capital Needs Assessment to inform the selection of priority capital needs for all federally funded projects; 2. Increase the supply of Section 504 compliant housing units; 3. Promote energy conservation through initiatives such as the installation of low-flow toilets and weatherization efforts; and, 4. Modernize properties through targeted initiatives such as the installation of new windows, doors and siding at one (1) project, new roofs at four (4) projects, and electrical upgrades at four (4) projects.

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

The NBHA has committed to improve the lives of its public housing residents. Toward that end, the NBHA has partnered with the Voices for a Healthy Southwest Coast to make the PHA properties smoke-free. Through the "Community Transformation Grant", the NBHA will engage and encourage residents in a healthier lifestyle.

NBHA's Resident Service Coordinators will continue to provide case management and referrals for PHA residents. The NBHA has also committed to aggressively pursue funding for FSS and ROSS programs.

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

NA

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

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 (HSPN). The HSPN is a collection of over 70 agencies, individuals and organizations which 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 (CoC).

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 HSPN with Catholic Charities as the lead agency is in the process of establishing and operating a centralized coordinated intake and assessment system. The system is designed to provide an initial comprehensive assessment of the needs of individuals and families at numerous points of entry. Participating providers are able to ensure the assessment tool is the best to direct persons to the most appropriate services, resulting in the most effective outcomes.

Addressing the emergency shelter and transitional housing needs of homeless persons

The city 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.

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 wraparound 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.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City utilizes CDBG, ESG and state resources including; the Massachusetts Emergency Assistance Shelter Program, HomeBASE, and Rental Assistance for Families in Transition, to prevent low-income individuals and families from becoming homeless. Households are assessed not only for their eligibility for assistance under these resources, but also for mainstream resources with the goal of increasing household stability.

Discussion

The City has established broad goals which guide its policy and resource allocations. These goals, articulated within the City's Ten Year Plan to End Homelessness, include:

7. Prevent homelessness for both individuals and families experiencing either episodic or chronic homelessness;
8. Expand the supply of permanent supportive housing targeted to homeless individuals and families;
9. Improve the existing network of emergency shelters and transitional housing;
10. Improve coordination and collaboration among homeless providers to meet the needs of emerging homeless subpopulations;
11. Expand employment opportunities and employment-related services for homeless individuals and families; and,
12. Improve access to mainstream resources for homeless individuals and families.

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction

The City of New Bedford has adopted public policies and programs that encourage residential investment. These efforts include expedited permitting, government financing to reduce development cost, and high-density zoning regulations. While these public policies have helped with the development of affordable housing, other public policies, many of which are not unique to New Bedford, create barriers to affordable housing. These policies include:

- Costs associated with adherence to the Massachusetts Building Code
- Hazards in the built environment, such as lead paint
- Perception of possible environmental contamination and costs associated with remediation
- Cost of site assembly of non-conforming urban lots
- Challenges to obtaining clear title on older parcels
- Complexity of financing required to undertake larger projects
- Downpayment requirements for FHA and traditional loan products

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

During the Action Plan period, the City will promote affordable housing through the utilization of tax taking and receivership properties for affordable housing development sites, through the provision of funding to address environmental hazards (lead paint), and the structuring of HOME funds to maximize affordable housing development.

Discussion

The Department of Planning, Housing and Community Development (DPHCD) 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.

AP-85 Other Actions – 91.220(k)

Introduction

The Annual Action Plan activities and goals coincide with the priorities identified within the Consolidated Plan. The activities selected for Year 1 funding are those projects that are ready to proceed, and able to make immediate impact to low and moderate income persons. Eligible projects selected through the planning process include investment in capital needs including public streetscape improvements, and public facilities.

The City will also continue to operate its successful home rehabilitation program, emergency repair program, and de-leading programs, as well as economic development initiatives.

Eligible public service activities were selected through a formal solicitation process, which prioritizes programs to best address identified needs.

Actions planned to address obstacles to meeting underserved needs

The greatest obstacle to addressing unmet need is the lack of resources. . The City will seek to maximize the resources available in furtherance of the Year 1 activities.

The City will ensure that selected public improvement projects are ready to proceed. Often, public works projects can encounter numerous delays due to public process, design, and weather constraints. To minimize delays, the City has selected those improvements that are able to be undertaken during Year 1.

Actions planned to foster and maintain affordable housing

The City has allocated approximately 25% of its annual CDBG allocation towards the goal of preserving, producing, and improving affordable housing. The City will continue to operate successful housing programs including: Emergency Repair program, Housing Accessibility program, De-leading program and Home Loan program. The City will additionally utilize HOME funds to support the programs and projects of its affordable housing developers.

Actions planned to reduce lead-based paint hazards

The City addresses the goal of reducing lead-based paint hazards through the operation of its housing programs. The City will continue to provide housing rehabilitation funding that requires safe treatment of all lead-based paint hazards. The City has allocated CDBG funds to a de-leading program and a home rehabilitation program.

In addition, the City will ensure compliance with Massachusetts lead laws on all homebuyer assistance and developer-driven projects, homeowner and rental.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty efforts as detailed within the Consolidated Plan included:

- Focus on economic growth and investment in high poverty areas;
- Creation of affordable, quality housing;
- Investment in homeownership, which creates wealth;
- Improvement in housing conditions often linked to poor health;
- Emphasis on identification and removal of barriers to education and employment; and,
- CDBG funding for family and youth supportive services such as childcare, afterschool programs, and recreation programs.

The Action Plan includes funding for each of these strategic efforts.

Actions planned to develop institutional structure

The Department of Planning, Housing and Community Development (DPHCD) is the lead department for the development and implementation of the Annual Action Plan (AAP). During the development of the Plan, the DPHCD consulted with key stakeholders, City departments, and neighboring communities. Throughout the implementation of the AAP, the DPHCD will continue to coordinate with these partners. For example, six (6) CDBG funded projects, and the majority of public facilities and infrastructure improvements, will be implemented through City departments; and 25 non-profits will operate programs to further the goal of improving the quality of life.

Actions planned to enhance coordination between public and private housing and social service agencies

The City benefits from a strong network of New Bedford-based providers as well as a network of regional housing and human services providers. The City will continue to be actively engaged in Regional Workforce initiatives and the New Bedford-Fall River Partnership. The Homeless Service Provider Network will be actively supported by the Department of Planning, Housing and Community Development.

Discussion

Within its strategic plan, New Bedford 2020, the City has achieved consensus on priority initiatives, organizational roles, and desired outcomes. The Consolidated Plan identifies the opportunities to invest the federal Entitlement funds in support of the City's Master Vision. New Bedford is actively pursuing economic development opportunities that capitalize on its strategic location and reflect market opportunities in the current economy; New Bedford continues to support housing programs, capital investments, and human service programs that improve the quality of life for all New Bedford residents.