



City of New Bedford, Massachusetts
Scott W. Lang, Mayor

**Office of Housing &
Community Development**
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**CONSOLIDATED PLAN
2010-2014**

*Community Development Block Grant Program
Home Investment Partnership Program
Emergency Shelter Grant Program*

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



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1.0 Executive Summary

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

What is the Consolidated Plan?

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



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

Is the Consolidated Plan like the Annual Action Plan?

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

CDBG
Community
Development Block
Grant Funding

HOME
Home Investment
Partnership Program

ESG
Emergency Shelter
Grant Program

Who wrote the Consolidated Plan?

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



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

How much money does the City receive?

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

When does the City receive its funds?

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

Who administers these funds?

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



What can the funds be used for?

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

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

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



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

What does the Consolidated Plan tell us?

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

What are the factors affecting "Decent Housing"?

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

Summary of Housing & Market Analysis

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

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



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

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

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

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

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



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

Summary of Housing & Homeless Needs Assessment

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

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

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

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

The most immediate need for additional rental assisted housing would be indicated by the waiting lists¹ maintained by the New Bedford Housing Authority

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



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

What are the factors affecting a “Suitable Living Environment”?

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

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

What are the factors affecting “Expansion of Economic Opportunity”?

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



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

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

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

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

Okay, those are the factors. Now what?

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

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



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

What is the overall goal of this Consolidated Plan?

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

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

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



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

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

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

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

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

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



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

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

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

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

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

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



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

Who implements all of these strategies and goals?

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

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

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

Partners in Housing include...

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



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

Partners in creating Suitable Living Environments include...

Department of Community Services
Department of Inspectional Services
Department of Planning
Department of Public Facilities
Department of Public Infrastructure
Neighborhood Associations throughout the City
Neighborhoods United

Partners in Expanding Economic Opportunities include...

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

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

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

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