



City of New Bedford, Massachusetts

Jonathan F. Mitchell, Mayor

Office of Housing & Community Development

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Fiscal Year 2014 DRAFT Action Plan & Certifications

Community Development Block Grant Program

Home Investment Partnership Program

Emergency Solutions Grant Program

Submitted to the U.S. Department of

Housing & Urban Development



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

EXECUTIVE SUMMARY

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

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

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

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

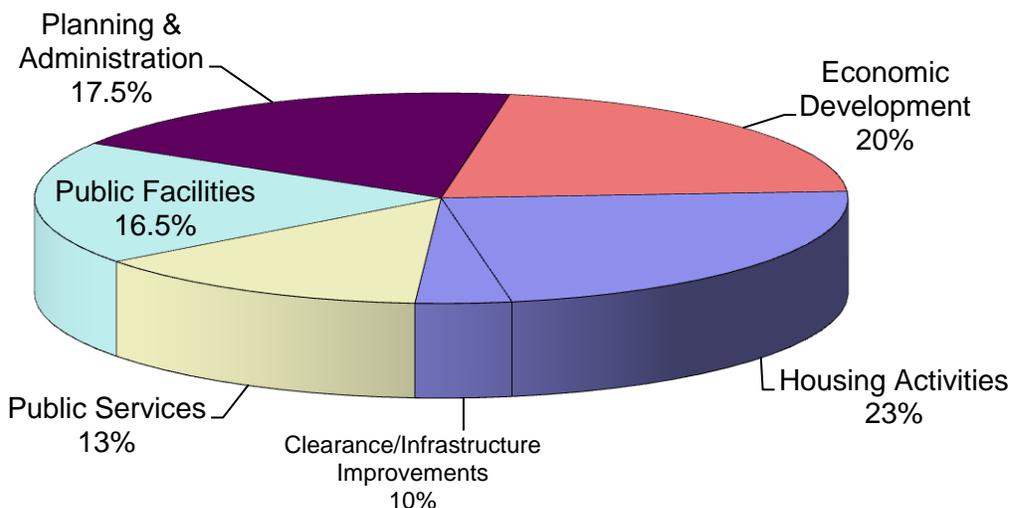
A draft of the 2014 *Action Plan* was available for public review from March 18, 2014 through April 21, 2014 in city libraries, City Hall and the Office of Housing & Community Development. A notice of the draft Action Plan’s availability was published in the *Standard Times* on March 18, 2014 and posted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

Funding Disbursement. The 2014 *Action Plan* represents a single application for federal funding that incorporates three (3) HUD formula programs, for a total allocation of \$3,603,550 in FY2014 funds. The three (3) HUD programs are as follows:

- Community Development Block Grant (CDBG) at \$2,651,450
- Emergency Solutions Grant (ESG) at \$180,160
- HOME Investment Partnership, at \$771,940

Anticipated program income for FY2014 will come from two (2) revolving loan funds (economic development and housing) and is estimated at \$160,000.

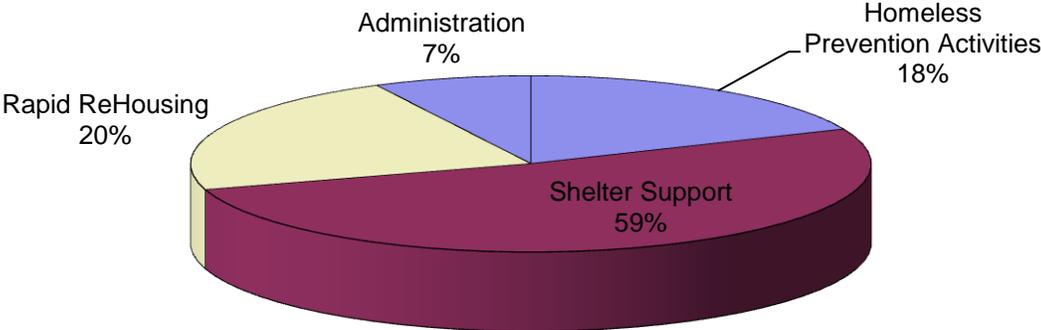
CDBG Funding Allocations for FY2014*



Total CDBG Funding Available FY2014: \$2,651,450

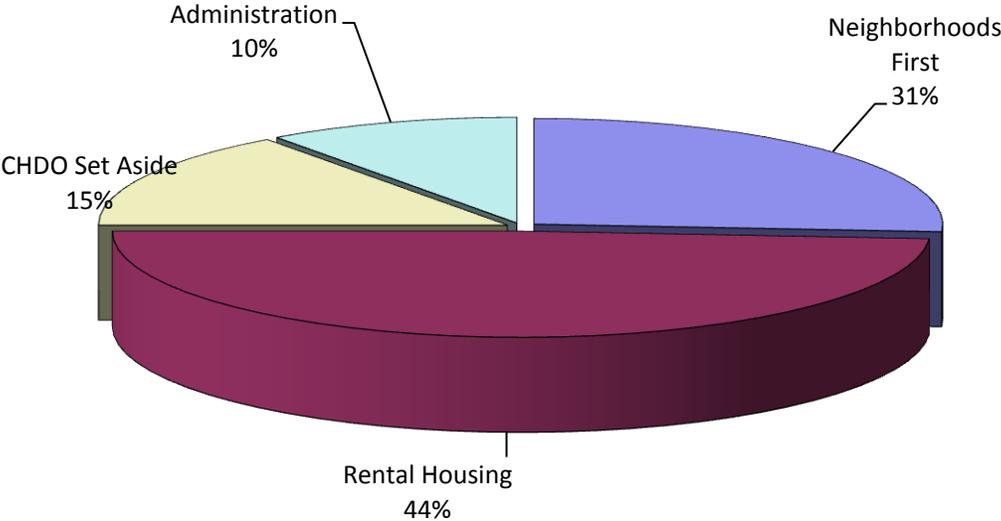
NOTES: The budget includes planning and administration. *Although there is a cap of 15% on public services, the budgeted figures represented by this pie chart are based on the entitlement plus program income and carryover from FY 2013.

ESG Allocation for FY2014



Total ESG Funding Available FY2014: \$196,237

HOME Allocation for FY2014



Total HOME Funding Entitlement FY2014: \$771,940

Section III of the 2014 Action Plan summarizes proposed uses for the \$3.803 million from the three (3) formula grant programs (CDBG, ESG and HOME funding) as well as funds recaptured through program income and FY2013 carryover funds. Approximately 40 CDBG activities are described in the complete *Action Plan*.

A. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

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

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

The 2014 Action Plan is based on a CDBG entitlement allocation from HUD of \$2,651,450. Additionally, we anticipate earning \$160,000 in revolving loan funds during FY2014 that will be used to fund additional economic and housing loans in FY2014 bringing the total CDBG budget to \$2,811,450.

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

B. EMERGENCY SOLUTIONS GRANT PROGRAM

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

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

The law revises the Emergency Shelter Grants program and renames the program the Emergency Solutions Grant (ESG) Program.

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

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

The Emergency Solutions Grant portion of the 2014 Action Plan is based on an ESG entitlement formula allocation from HUD of \$180,160. A total of seven (7) homeless service provider agencies were funded to provide Rapid Re-housing, homeless prevention and operational and maintenance expenses for homeless shelters.

C. HOME INVESTMENT PARTNERSHIP PROGRAM

The HOME Program was created to develop safe, decent and affordable housing through a variety of mechanisms including, home rehabilitation, assistance to first time homebuyers, affordable rental housing development, and assistance to community housing development organizations.

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

FY2014 CDBG, ESG and HOME FUNDING: BUDGET		FY2014 Amount Awarded
		<i>Revised: March 18, 2014</i>
1. COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING¹ \$2,651,450		
CLEARANCE & DEMOLITION	PROJECT NAME	
Building Department	Clearance & Demolition	\$100,000
SUBTOTAL		\$100,000
PUBLIC FACILITY IMPROVEMENTS	PROJECT NAME	
Office of Housing & Community Development	Project Management	\$80,000
Office of Housing & Community Development	Vacant Lot Mini-Park Project	\$80,000
Office of Housing & Community Development	CitiWorks Project	\$50,000
Office of Housing & Community Development	Harrington Park Project	\$60,000
Office of Housing & Community Development	Playground Improvements Project	\$70,000
Cape Verdean Association	Cape Verdean Cultural Center	\$10,200
CSS of Fall River, Inc	Sister Rose House Shelter Acquisition / Renovation	\$50,000
New Bedford Women's Center	Heating System Rehabilitation	\$40,000
The New Bedford Port Society	The Port Society Complex	\$100,000
SUBTOTAL		\$540,200
PUBLIC SERVICES	PROJECT NAME	
Access for Community Enhancement Services	Recreation & Social Activities for People w/ Disabilities	\$2,000
Art Museum and Community Art Center, Inc.	Art Mobile	\$5,000
Art Museum and Community Art Center, Inc.	Teens Reach Beyond – Public Art Program	\$5,000
Art Therapy Inspirational Art for Seniors, Inc.	Art is Therapy	\$7,000
Coastline Elderly Services, Inc.	Community Mainstream Program	\$10,000
Dennison Memorial Community Center	Academic Excellence Program	\$15,000
Department of Community Services	Senior Programs and Services Program	\$120,150
Department of Parks, Recreation & Beaches	Kennedy Summer Day Program	\$31,000
Department of Parks, Recreation & Beaches	Season Training and Employment Program	\$27,000
Department of Parks, Recreation & Beaches	Supportive Recreation	\$33,000
Dream Out Load Center, Inc.	The Creative Careers Program (CCP)	\$7,000
Easter Seals Massachusetts, Inc.	Training & Technology Center Program	\$7,000
Greater New Bedford Boys & Girls Club, Inc.	Youth Outreach Transportation Project	\$7,500
Immigrants Assistance Center, Inc.	Social Services for Non-English Speaking Project	\$8,000
NB Police Department - Domestic Violence Unit	Domestic Violence Intern Coordinator Project	\$25,000
New Bedford Whaling Museum	Youth Apprenticeship Program	\$8,900
North Star Learning Centers, Inc.	Farmer's Market at Clasky Common Park	\$5,000
PSILL, Inc. – Friends of SMEC, Inc.	Transportation for Community Inclusion	\$5,000
South Coastal Counties Legal Services, Inc.	Housing Law Project	\$10,000
Team Builders, Inc.	The House of Music	\$7,000
Trips for Kids	Explore Your Environment	\$5,000
United Way Hunger Commission	The Hunger Relief Project	\$5,000
YMCA Southeastern MA, Inc.	YMCA Youth Without Limits	\$5,000
SUBTOTAL		\$360,550

¹ This total reflects the FY14 entitlement [\$2,625,250], revolving loan fund accounts [\$160,000].

FY2014 CDBG, ESG and HOME FUNDING: BUDGET		FY2014 Amount Awarded
HOUSING AND REHAB PROJECTS	PROJECT NAME	
Office of Housing & Community Development	Storefronts Reimbursement Program	\$50,000
Office of Housing & Community Development	Housing Accessibility	\$75,000
Office of Housing & Community Development	Emergency Repair Program	\$150,000
Office of Housing & Community Development	Deleading Program	\$50,000
Office of Housing & Community Development	Financial Assistance (Funded from RLF)	\$60,000
Office of Housing & Community Development	Service Delivery	\$300,000
SUBTOTAL		\$685,000
ECONOMIC DEVELOPMENT	PROJECT NAME	
New Bedford Economic Development Council	Economic Development Assistance Project	\$459,700
Office of Housing & Community Development	E.D. Revolving Loan Fund Account (Funded by RLF)	\$100,000
SUBTOTAL		\$559,700
PLANNING AND ADMINISTRATION	PROJECT NAME	
CDBG Planning and Administration	Entitlement Management & Project Monitoring	\$550,000
SUBTOTAL		\$550,000
TOTAL CDBG ENTITLEMENT EXPENDITURES		\$2,795,450

FY2014 CDBG, ESG and HOME FUNDING: BUDGET		FY2014 Amount Awarded
2. EMERGENCY SOLUTIONS GRANT FUNDING \$180,160		
	PROJECT NAME	
Catholic Social Services	Basic Needs and Emergency Services	\$58,334
Catholic Social Services	Sister Rose House	\$10,000
New Bedford Women's Center	Battered Women's Shelter	\$25,000
PACE, Inc.	PACE Housing Services	\$23,000
SEMCOA, Inc.	SEMCOA Wrap House	\$21,500
Veteran's Transition House, Inc.	Veterans Transition House	\$21,500
SRN, Inc	SRN Harbour House Family Center	\$15,000
Steppingstone, Inc.	NB Women's Therapeutic Community	\$12,000
Steppingstone, Inc.	Homeward Bound	\$20,000
Administration		\$13,512
TOTAL		\$219,846
ESG CATEGORY		
Street Outreach		\$0
Emergency Shelter		\$113,000
Rapid Re-Housing		\$56,222
Homeless Prevention		\$37,112
Administration		\$13,512
TOTAL ESG ENTITLEMENT EXPENDITURES		\$219,846
3. HOME INVESTMENT PARTNERSHIP FUNDING \$771,940		
HOME CATEGORY		
Neighborhoods First Program		\$240,000
Rental Housing Program		\$338,955
CHDO Set Aside (15%)		\$115,971
Administration (10%)		\$77,194
TOTAL HOME ENTITLEMENT EXPENDITURES		\$771,940

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

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

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

Summary of Housing Performance Priorities:

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

Summary of Non Housing Performance Priorities:

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

Conclusions:

During FY2014 the City of New Bedford will make significant progress in implementing its Housing and Community Development goals and priorities as set forth in its Consolidated Plan 2010-2014 and 2014 Action Plan. Many of these activities stand out as having the potential for positively impacting the quality of life for the City’s low and moderate income residents. All of these activities have come to fruition as the result of an active public process, community input, careful planning and a significant commitment of financial resources while providing tremendous opportunities for low and moderate-income individuals and families, both young and old, throughout the City of New Bedford.

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



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

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

I. Introduction

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

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

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

1. CITIZEN PARTICIPATION

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

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

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

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PLANNING AND CITIZEN PARTICIPATION SCHEDULE

Year Round

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

January 2, 2014 – January 4, 2014

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

January 8 & 9, 2014

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

January 10, 2014

CDBG and ESG Technical Assistance Workshop

February 7, 2014

Deadline for receipt of CDBG and ESG proposals

March 18, 2014

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

March 18, 2014 – April 21, 2014

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

April 24, 2014

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

April 30, 2014

Submission of Final 2014 *Action Plan* to HUD

July 1, 2014

2014 CDBG, ESG, & HOME Fiscal Year Begins

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

Summary of public comments

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

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

The City accepted all comments that were offered.

Summarize citizen participation process and how it impacted goal-setting

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

2. CONSULTATION PROCESS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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3. EXPECTED USE OF RESOURCES

Identify the expected use of resources.

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

ANTICIPATED RESOURCES CHART

Program	Sources of Funds	Uses of Funds	Expected Amount Available Year 5				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Public Federal	<ul style="list-style-type: none"> ▪ Acquisition ▪ Administration & Planning ▪ Economic Development ▪ Housing Rehab ▪ Public Facilities ▪ Public Services ▪ Infrastructure Improvements 	\$2,651,450	\$160,000	\$0	\$2,811,450	CDBG funds will be used to support a variety of social service programs, economic development activities, as well as public facility and infrastructure improvements.
HOME	Public Federal	<ul style="list-style-type: none"> ▪ Acquisition ▪ Homebuyer Assistance ▪ New Construction ▪ Multifamily Rental Rehab ▪ New Construction for Ownership 	\$771,940	\$0	\$0	\$771,940	HOME funds will be used to provide down payment assistance to first time homebuyers, and support the creation/rehabilitation of multi-unit affordable housing projects.
ESG	Public Federal	<ul style="list-style-type: none"> ▪ Street Outreach ▪ Emergency Shelter ▪ Rapid Re-Housing ▪ Homeless Prevention ▪ HMIS 	\$180,160	\$0	\$39,685	\$219,845	ESG funds will support operating costs and essential services at homeless shelters. Funds will also support homelessness prevention and rapid re-housing activities.

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

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

CDBG PUBLIC SERVICE CAP	
FY2014 Entitlement	\$2,651,450
Estimated Program Income	\$160,000
Prior Year Program Income	\$200,000
Administrative Cap (Entitlement + Estimated Program Income x 20%)	\$557,050
Public Service Cap (Entitlement + Prior Year Program Income x 15%)	\$423,788

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

HOME CHDO SET-ASIDE CALCULATION	
FY2014 Entitlement	\$771,940
Minimum CHDO Set-Aside	\$115,791

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

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

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

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

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

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

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

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

Programming that will support the Action Plan includes:

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

Formula Allocation:

Please note that, based on preliminary estimates, the CDBG budget formula has been programmed with a 1.6% reduction from FY 2013 levels. If the CDBG budget formula incurs any additional budget reductions, the City will proportionately reduce the funding levels in the Housing Rehabilitation Programs to account for any additional reductions beyond the 1.6%.

Lead & Responsible Agencies

Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

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

A. FISCAL YEAR 2014 ACTION PLAN HOUSING ACTIVITIES

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

- Increasing the amount of decent, safe and affordable housing by supporting the rehabilitation of substandard units, especially those in 1 to 3 unit structures. Restoring and enhancing the local building stock can simultaneously reduce high energy costs, reestablish local history and create jobs;
- Increasing the supply of rental housing affordable to low and moderate income households;
- Supporting the development through rehabilitation of affordable housing that is suitable for that segment of the populace with special housing needs, including the frail elderly, severely mentally ill, developmentally disabled, physically disabled and persons with AIDS and related diseases;
- Expanding opportunities for homeownership among those households presently unable to purchase their own home;
- Providing affordable housing options to non-profit caregivers who are meeting the shelter and other needs of the homeless, including victims of domestic violence and those with AIDS and related diseases;
- Reducing lead-based paint hazardous conditions in privately owned housing;
- Increasing energy efficiency in residential properties—especially one-three family dwellings. Providing resources for energy efficiency improvements for low and moderate income homeowners and renters will increase affordability and housing stability and contribute toward reducing New Bedford's overall energy consumption and carbon footprint; and
- Minimizing displacement involving involuntary permanent relocation.

1. CONTINUATION OF CURRENT PROGRAM ACTIVITY

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

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

2. IDENTIFICATION OF NEW PROGRAM ACTIVITIES FOR FY2014

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

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

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

3. ABANDONED PROPERTY AND FORECLOSURE STRATEGY

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

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

Legal

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

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

Administrative

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

Foreclosure Prevention and Redevelopment

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

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

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

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

B. PUBLIC HOUSING

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

- Use of HOME and CDBG funds to expand the supply of affordable housing in the City;
- Use of CDBG public service funding to support non-profit entities undertaking youth and elderly programs within NBHA areas;
- Coordination of CDBG and HOME funding for lead based paint removal and remediation; and

- Use of CDBG and HOME funds to stabilize the neighborhoods in which there is an excessive concentration of poverty, including some in which there are NBHA developments.

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

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

1. Identification of New Program Activities for FY2014

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

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

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

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

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

Not Applicable

C. NON-HOUSING OBJECTIVES

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

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

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

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

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

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

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

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

1. Improvements to Public Facilities and Parks

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

2. Public Services

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

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

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

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

3. Neighborhood Revitalization

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

- a. **North End:** Including most of census tract 7 and a four-block area in census tract 12, this area is bordered by Coggeshall Street to the south, Belleville Avenue to the east, Coffin Avenue to the north, and the Conrail tracks/Ashley Boulevard area to the west.
- b. **Acushnet Heights:** Comprised mainly of census tract 13, this area is bordered by Maxfield Street to the south, Purchase Street to the east, Penniman Street to the north, and County Street to the west.
- c. **South Central:** Comprised primarily of census tract 19, this area is bordered by Potomska Street to the south, Second Street to the east, Walnut Street to the north, and County and Pleasant Street to the west.
- d. **South First:** Comprised mainly of census tract 26, this area is bordered by Cove Road and Grit Street to the south, Rodney French Boulevard and JFK Highway to the east, Potomska Street to the north, and County Street to the west.
- e. **Cove Street:** Including most of census tract 27 and a two-block area from census tract 26, this area is bordered by Mott Street to the south, East Rodney French Boulevard to the east, Cove Street to the north, and Brock Avenue to the west.

In each of these areas, a number of projects are underway which will significantly improve conditions for their residents. In addition, several housing initiatives in the Acushnet Heights, South First/South Central and Cove Street areas have been completed. Whether it is through rehabilitation or economic development, the City's revitalization efforts continue to change the face of New Bedford's neighborhoods and increase the supply of safe, decent affordable rental housing and the rate of home ownership in these areas, particularly for persons of low-to-moderate income.

4. **Economic Development and Job Creation Initiatives**

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

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

D. HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

1. Identification of Homeless Needs and Continuum of Care Strategy

Introduction

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

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

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

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

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

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

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

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

Chronic Homelessness & the Ten Year Plan

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

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

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

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

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

Continuum of Care Programs

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

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

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

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

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

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

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

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

2. Identification of Proposed Activities

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

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

- Emergency Solutions Grants (ESG) funds in the amount of \$180,160 for Operations and Essential Services such as operational expenses and maintenance costs associated with individual and family homeless shelters, Shelter Rehabilitation, Homeless Prevention activities such as fuel assistance programming, first month's rent and/or security deposit assistance, Street Outreach, Rapid Re-Housing funding for activities related to homelessness prevention and housing stabilization.
- The Hunger relief project of the United Way to assist in the delivery of turkeys for very low income families unable to afford a Thanksgiving Day meal; the housing law project to provide free legal services to those at risk of becoming homeless.
- SEMCOA, SE MA Veteran's Transition House, Steppingstone, Southeast Regional Network, High Point Treatment Center and Positive Action Against Chemical Addiction, Inc., provide programs and treatment services that address substance abuse.
- Elderly services and advocacy programming that connects elders with mainstream resources.
- Homeless Management Information System (HMIS) and Administration.

E. MONITORING

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

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

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

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

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

The OHCD performs inspections of rental housing projects as required to ensure compliance with HOME program requirements. To ensure compliance with rent and income restriction requirements of the HOME program, the OHCD, on the anniversary date of each HOME assisted rental housing project, mails a rent and income survey to the property owner and requests lease information, as required.

Matching Fund Requirements For Federal Entitlement Programs

The estimated matching contributions to affordable housing assisted with HOME Fiscal Year 2013 funds were calculated in accordance with HUD 24 CFR 92.218 regulations. The City qualifies for a 50% match reduction in the match requirement under HUD's fiscally distressed criterion.

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

F. OTHER ACTIONS

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

	<p>Public Awareness and Education</p> <p>Banking Services</p> <p>Landlord Issues</p>	<ul style="list-style-type: none"> ▪ The prudent use of New Bedford’s share of available funds to partner with non-profit affordable housing developers to purchase and rehabilitate abandoned, foreclosed and/ or vacant properties for resale to qualified first-time homebuyers and for the creation of affordable rental housing. ▪ Designation of a City staff person that is available to the Greater New Bedford Association of Realtors as a resource person/technical assistance liaison for the real estate community to provide ongoing literature and information about housing programs available to the community. ▪ Consideration of meetings with those banks that are not investing in certain New Bedford census tracts (that correlate with high minority and low income populations) to solicit a commitment from them to reinvest in these targeted neighborhoods. This could be fortified through a community-banking partnership where local banks make specific minimum commitments to lending in underserved neighborhoods. ▪ Continuation of work with the New Bedford/ Fall River Housing Partnership that includes partner Lenders and non-profit agencies ▪ Continuation of work between service providers in the HSPN and landlords of federally funded units in addressing how clients with poor CORI checks can secure safe, affordable, housing.
<p>Foster and Maintain Affordable Housing</p> <p><i>(See also the City’s “Analysis of Impediments 2006” plan.)</i></p>	<p><u>Issue</u></p> <p>The City of New Bedford recognizes the importance of fostering and maintaining affordable housing for its residents and has committed resources to achieve those ends.</p>	<p><u>Implementation</u></p> <p>All HOME funded activities and Section 8 Housing Assistance Programs are targeted to fostering and maintaining affordable housing throughout the City.</p> <p>The City serves as grantee for McKinney-Vento funding working with local agencies to develop, provide and maintain a variety of housing resources through Supportive Housing Programs that transition homeless families and individuals into permanent housing.</p> <p>The OHCD is working cooperatively with private developers, non-profit developers and community groups in developing initiatives for new affordable housing throughout the City.</p>

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

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III. Proposed Activities for FY2014 Action Plan

This section summarizes proposed uses for the estimated \$3.6 million from the three (3) formula grant programs (CDBG, ESG and HOME funding) as well as funds recaptured through program income and FY2013 carryover funds. Approximately 40 CDBG activities are described in the complete *Action Plan*.

A. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

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

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

The 2014 Action Plan is based on a CDBG entitlement allocation from HUD of \$2,651,450. Additionally, we anticipate earning \$160,000 in revolving loan funds generated from each of two (2) loan funds, economic development and housing, resulting from loans issued previous to FY2014) during FY2014 that will be used to fund additional economic and housing loans in FY2014.

The City of New Bedford estimates in FY2014 that at least 96% of CDBG funding will benefit low and moderate-income persons.

[NOTE: The \$360,550 amount allocated to Public Services under the 2014 *Action Plan* does not exceed the \$423,788 available under the public services cap. The public services cap is based on the (sum of the FY2014 entitlement \$2,651,450 plus the earned program income from FY2013 \$200,000) multiplied by 15%. This calculation is consistent with Section 105(a)(8) of Title I of the Housing and Community Development Act of 1974, as amended by the Cranston-Gonzales National Affordable Housing Act (NAHA).

CATEGORY	AMOUNT
CLEARANCE ACTIVITIES Demolition of unsafe and blighting structures	\$100,000
PUBLIC FACILITIES Renovations to parks, vacant lots, the shelters, and property acquisition	\$556,200
PUBLIC SERVICES Funding to 20 non-profits and city departments providing services including, but not limited to: programs for youth, individuals with disabilities, senior citizen population, services for victims of domestic violence, youth outreach programs, counseling subsidies for low and moderate income persons, hunger relief and art therapy.	\$360,550
HOUSING AND REHABILITATION Funded provided for several housing rehabilitation programs, including lead based paint removal, emergency repairs and a commercial storefront program	\$685,000
ECONOMIC DEVELOPMENT Economic development assistance projects sponsored by the City's economic development agency: New Bedford Economic Development Council, Inc.	\$559,700
PLANNING & ADMINISTRATION Planning and revitalization activities; administrative costs for program planning, monitoring, historic preservation, citizen participation, and staffing.	\$550,000
TOTAL CDBG PROGRAM	\$2,811,450

NOTE: This CDBG budget includes both the FY2014 entitlement [\$2,625,250] and revolving loan fund accounts [\$160,000]

B. EMERGENCY SOLUTIONS GRANT PROGRAM

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

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

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

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

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

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

Evaluation Criteria

Maximum Points Possible: 100

Quality of Program Design

25 Points

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

Quality of Proposal Elements

25 Points

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

Capacity and Experience

25 Points

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

Funding Request

25 Points

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

Summary of the Consultation Process

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

Performance Standards

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

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

The primary methods of monitoring include:

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

The performance standards and program outcomes are carefully reviewed and are directly correlated to funding disbursements. Subrecipients are advised that unless all reporting requirements are satisfactorily met, and performance goals are met, requests for reimbursement are not processed for payment. General performance standards such as the unduplicated number of persons or households prevented from becoming homeless and the unduplicated number of persons or households assisted

from emergency shelters/streets into permanent housing will be reported, as well as meaningful outcomes.

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

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

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

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

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

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

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

C. HOME INVESTMENT PARTNERSHIP PROGRAM [HOME]

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

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

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

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

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

HOME Match

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

Resale/Recapture Provisions

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

The City of New Bedford will seek to recapture all of the HOME assistance to the First Time Home Buyer under the following conditions.

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

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

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

INSUFFICIENT PROCEEDS.

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

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

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

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

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

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

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

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

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

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

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

Affirmative Marketing

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

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

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

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

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

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

Minority/Women's Business Outreach

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

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

SUMMARY OF PROGRAM and ACTIVITIES FUNDED

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

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

According to the needs-based formula for distributing HOME funds to states, metropolitan cities, urban counties, and consortia, the City of New Bedford will receive \$771,940 in FY2014. Federal requirements provide for 100% of the HOME Program funds to be used to assist low-income households.

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

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

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

The City of New Bedford will set aside not less than \$115,791 (15%) of its FY2014 HOME Program fund allocation, for qualified local Community Housing Development Organizations (CHDOs). These funds are to be used for investment only in housing to be developed, sponsored, or owned by CHDOs.

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

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

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

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

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

ACQUISITION FOR FIRST TIME HOMEBUYERS

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

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

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

The curriculum covers the following topics:

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

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

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

HOMEOWNERSHIP – MODERATE / SUBSTANTIAL REHABILITATION OF EXISTING PROPERTY

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

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

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

HOMEOWNERSHIP – NEW CONSTRUCTION

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

RENTAL HOUSING – MODERATE/SUBSTANTIAL REHABILITATION OF EXISTING HOUSING

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

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

HOME INVESTMENT PARTNERSHIP PROGRAM FY2014 ALLOCATION	
Neighborhoods First Program <i>(Down Payment, Closing Cost Assistance, Gap and/ or Rehabilitation Financing)</i>	\$240,000
Rental Housing Program	\$338,955
CHDO Set Aside (15%)	\$115,791
Administration (10%)	\$77,194
TOTAL	\$ 771,940

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

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

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

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

Performance Based Charts

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
HOUSING PROGRAMS											
2014	7	O04D	Financial Assistance Program	60,000	CDBG - RLF	14A	Provide low interest and deferred payment loans, including a grant portion to homeowners to correct code violations.	DH-2	5 Housing Units		
	9	O04E	Emergency Repair Program	150,000	CDBG	14A	Provide grants to correct necessary and emergency repairs that enable homeowners to continue occupancy.	DH-2	15 Housing Units		
	8	O04J	Deleading Program	50,000	CDBG	14I	Provide grants to remove lead based paint hazards.	DH-2	12 Housing Units		
	6	O04B	Housing Accessibility Program	75,000	CDBG	14A	Provide grants to remove or modify architectural barriers in homes of low income disabled persons, including installation of handicap ramps.	SL-1	8 Housing Units		
	47	XXXX	CHDO Set Aside	115,791	HOME	14A	Rehabilitation and/or acquisition of residential properties for affordable rental housing and home ownership opportunities for LMI first time homebuyers.	DH-2	2 Housing Units		
	46	XXXX	Neighborhoods First	240,000	HOME	14A	Acquisition assistance for ownership opportunities for first time homebuyers.	DH-2	12 Housing Units		
	45	XXXX	HOME Rental Housing Program	338,955	HOME	14B	Provide low interest loans to for profit and non-profit developers to renovate rental housing.	DH-2	8 Housing Units		
	10	O04C	OHCD - Service Delivery	300,000	CDBG	14H	This program will provide services associated with the loans and grants issued via the various housing programs.	DH-1	N/A		

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

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC FACILITIES & IMPROVEMENTS											
2014	XX	XXXX	Cape Verdean Association	10,200	CDBG	03	Improvements at the Cape Verdean Cultural Center	SL-3	1 Public Facility		
	XX	O15B	CSS of Fall River Inc – Sister Rose Shelter	50,000	CDBG	03	Acquisition and Rehabilitation of the Sister Rose Homeless Shelter	SL-1	1 Public Facility		
	XX	XXXX	New Bedford Women’s Center	40,000	CDBG	03	Installation of heating system	SL-1	1 Public Facility		
	XX	XXXX	The New Bedford Port Society	100,000	CDBG	03	Installation of elevator and handicap accessibility improvements	SL-1	1 Public Facility		
	14	O10B	OHCD – Vacant Lot Mini Park Project	80,000	CDBG	03	Restoration of City owned vacant lots	SL-3	5 Public Facilities		
	XX	XXXX	OHCD – CitiWorks	50,000	CDBG	03	Provide matching seed grants of up to \$2,000 to neighborhood groups and community organizations for community	SL-3	5 Properties		
	XX	XXXX	OHCD – Playground Improvements	70,000	CDBG	03	Improvements of playground.	SL-3	1 Public Facilities		
	XX	XXXX	OHCD – Harrington Park	60,000	CDBG	03	Installation of water feature “splash pad” and improvements to the basketball Court	SL-3	1 Public Facilities		
	15	O02	OHCD - Project Management	80,000	CDBG	03	Oversight of the properties funded and undertaken by the OHCD	SL-3	5 Public Facilities		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC SERVICES: YOUTH PROGRAMS											
2014	32	O22G	New Bedford Art Museum - Art Mobile	5,000	CDBG	05D	Summer Art Program for LMI youth	SL-1	280 Youths		
	27	O22D	Recreation Dept. – Youth Summer Jobs Program	27,000	CDBG	05D	Provides summer job opportunities at recreational sites for City youth	SL-1	26 Youths		
	26	O22C	Recreation Dept. – Kennedy Summer Day Program	31,000	CDBG	05D	City-run summer day camp for children ages 6-12	SL-1	150 Youths		
	21	O22E	Boys' & Girls' Club – Youth Outreach	7,500	CDBG	05D	Provide youth transportation to and from the Boys & Girls Club	SL-1	400 Youths		
	24	O22P	Dennison Memorial - Community Center	15,000	CDBG	05D	Academic Excellence Program	SL-1	138 Youths		
	28	O20A	Recreation Dept. - Supportive Recreation	33,000	CDBG	05D	Staff for after-school programs, and special events for LMI youth	SL-1	1350 Youths		
	20	O22M	New Bedford Art Museum - Teen Reach Beyond	5,000	CDBG	05D	After School teen arts program	SL-1	12 Youths		
	22	O22I	Dream Out Loud Program – Creative Careers Program	7,000	CDBG	05D	Improve youths self-confidence and knowledge through assistance in the creation of their own song, poem or theatrical piece	SL-1	28 Youths		
	38	O22J	Team Builders – House of Music	7,000	CDBG	05D	Designed to unite at-risk youth and their families. To create a stronger bond between the youth and their parents.	SL-1	100 Youths		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC SERVICES: YOUTH PROGRAMS (CONTINUED)											
2014	39	O22K	Trips for Kids – Explore Your Environment	5,000	CDBG	05D	Designed to foster environmental awareness and stewardship and to inspire inner-city youth to become responsible citizens	SL-1	145 Youths		
	36	O22O	Old Dartmouth Historic Society – Youth Apprentice	8,900	CDBG	05D	Job Training program for LMI teens at the NB Whaling Museum	SL-1	24 Youths		
	19	O21D	Art is Therapy	7,000	CDBG	05A	Art Therapy for Seniors	SL-1	100 People		
	25	O21A	Community Services – Elder Services Project	120,150	CDBG	05A	Provides direct-service programs to LMI elderly and disabled population within the City of New Bedford	SL-1	590 People		
	23	O21C	Coastline Elderly - Community Mainstream Resources	10,000	CDBG	05A	Program to ensure seniors have access to mainstream resources	SL-1	130 People		
	XX	XXXX	YMCA – Youth Without Limits	5,000	CDBG	05D	Provide youth with accessibility to physical activities and cultural enrichment experiences	SL-1	36 Youths		

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Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC SERVICES: HANDICAP/SPECIAL NEEDS PROGRAMS											
2014	29	O23B	Easter Seals – Training & Technology Center	7,000	CDBG	05B	Provide computer assisted reading instruction for students with special needs including those with learning disabilities as well as ESL and bilingual students.	SL-1	40 Youths		
	18	O23A	Access for Community Enhancement Services	2,000	CDBG	05B	Provides social activities (12 monthly dances) for individuals with developmental disabilities.	SL-1	165 People		
	37	O23C	PSILL/Friends of SMEC - Transportation Resources for Community Inclusion	5,000	CDBG	05B	Provide transportation resources to individuals with disabilities in the form of cab vouchers and provides weekend chaperoned outings.	SL-1	40 People		
PUBLIC SERVICES: HEALTH & COUNSELING PROGRAM											
2014	35	O28D	North Star Learning Center-Farmer's Market at Clasky Common	5,000	CDBG	05	Promote healthy eating habits by providing LMI families with free vouchers for the purchase of fruits and vegetables at the Clasky Common farmers' market.	SL-1	400 People		
	XX	O29B	United Way – Hunger Relief Project	5,000	CDBG	05	Provide access to healthy and nutritious food	SL-1	500 People		
PUBLIC SERVICES: BI-LINGUAL/CULTURAL PROGRAMS											
2014	30	O26B	Immigrants' Assistance - Ombudsman Services Project	8,000	CDBG	05	Social services to non-English speaking City residents	SL-1	750 People		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
PUBLIC SERVICES: HOMELESS PROGRAMS											
2014	33	O27A	South Coastal Counties Legal Services, Inc.- Housing Law Project	10,000	CDBG	05C	Free legal services to LMI individuals who are homeless or facing imminent homelessness.	SL-1	125 People		
PUBLIC SERVICES: CRIME PREVENTION PROGRAMS											
2014	31	O25A	New Bedford Police Department - Domestic Violence Intern Coordinator	25,000	CDBG	05G	Retention of an intern coordinator to handle the administrative workload of the Police Department's Domestic Violence Unit and to supervise and coordinate the activities of the interns.	SL-1	2500 People		

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Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
EMERGENCY SOLUTIONS GRANT PROGRAMS											
2014	42 & 43	O33M10	Catholic Social Services – Basic Needs & Emergency Services	74,000	ESG	03C	Rapid Rehousing & Homeless Prevention	SL-1	300 People		
	41	O33M09	GNB Women's Center - Emergency Battered Women's Shelter	25,000	ESG	03C	Operational funding for the confidential women's shelter & Rapid Rehousing	SL-1	100 People		
	41	O33M07	SRN – Harbour House Family Shelter	15,000	ESG	03C	Operational support of the Harbour House emergency shelter	SL-1	150 People		
	41	O33M05	Catholic Social Services - Sister Rose House	10,000	ESG	03C	Operational assistance to maintain the emergency shelter & Rapid Rehousing	SL-1	150 People		
	42 & 43	O33M02	PACE – Homelessness Prevention Services	23,000	ESG	03C	Rapid Rehousing & Homeless Prevention	SL-1	38 People		
	41	O33M08	SE MA Veteran's Housing Program, Inc - Veteran's Transition House	21,500	ESG	03C	Operating expenses associated with the operation of the Veteran's Housing Program – a shelter for homeless veterans.	SL-1	60 People		
	41	O33M11	Steppingstone – NB Women's Therapeutic Community	20,000	ESG	03C	Operational costs for Steppingstone's Women's Program, providing comprehensive rehabilitative services for homeless, chemically dependent women and their infants in a residential, home-like setting.	SL-1	110 People		

Year	CPS #	Local ID	Project Name	Total Funding	Funding Source	Hud Matrix Code	Activity Description	Performance Outcome & Objective	Outputs		% Variance
									Planned	Actual	
EMERGENCY SOLUTIONS GRANT PROGRAMS (CONTINUED)											
2014	43	033M04	Steppingstone – Homeward Bound	12,000	ESG	03C	Operational costs for Steppingstone's Women's Program, providing comprehensive rehabilitative services for homeless, chemically dependent women	SL-1	6 People		
	41	O33M06	SEMCOA – Women Recovering from Addition Program (WRAP House)	21,500	ESG	03C	Operational assistance to maintain the emergency shelter providing a safe, warm environment a variety of social services including meals.	SL-1	30 People		
PLANNING & ADMINISTRATION											
2014	1	O01A	OHCD - Planning and Administration	550,000	CDBG	21A	CDBG Planning and Administration for staff, planning, monitoring, and citizen participation.	N/A	N/A	N/A	
	44	O33 O12	OHCD - Administration	13,512	ESG	21A	Administration of all Emergency Solutions Grant programs.	N/A	N/A	N/A	
	48	O01C	OHCD - Administration	771,940	HOME	21H	Administration of HOME Program for staff, monitoring and financial oversight.	N/A	N/A	N/A	

IV. Geographic Distribution

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

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

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

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

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

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

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

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

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

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

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

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

Directory of Maps

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

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

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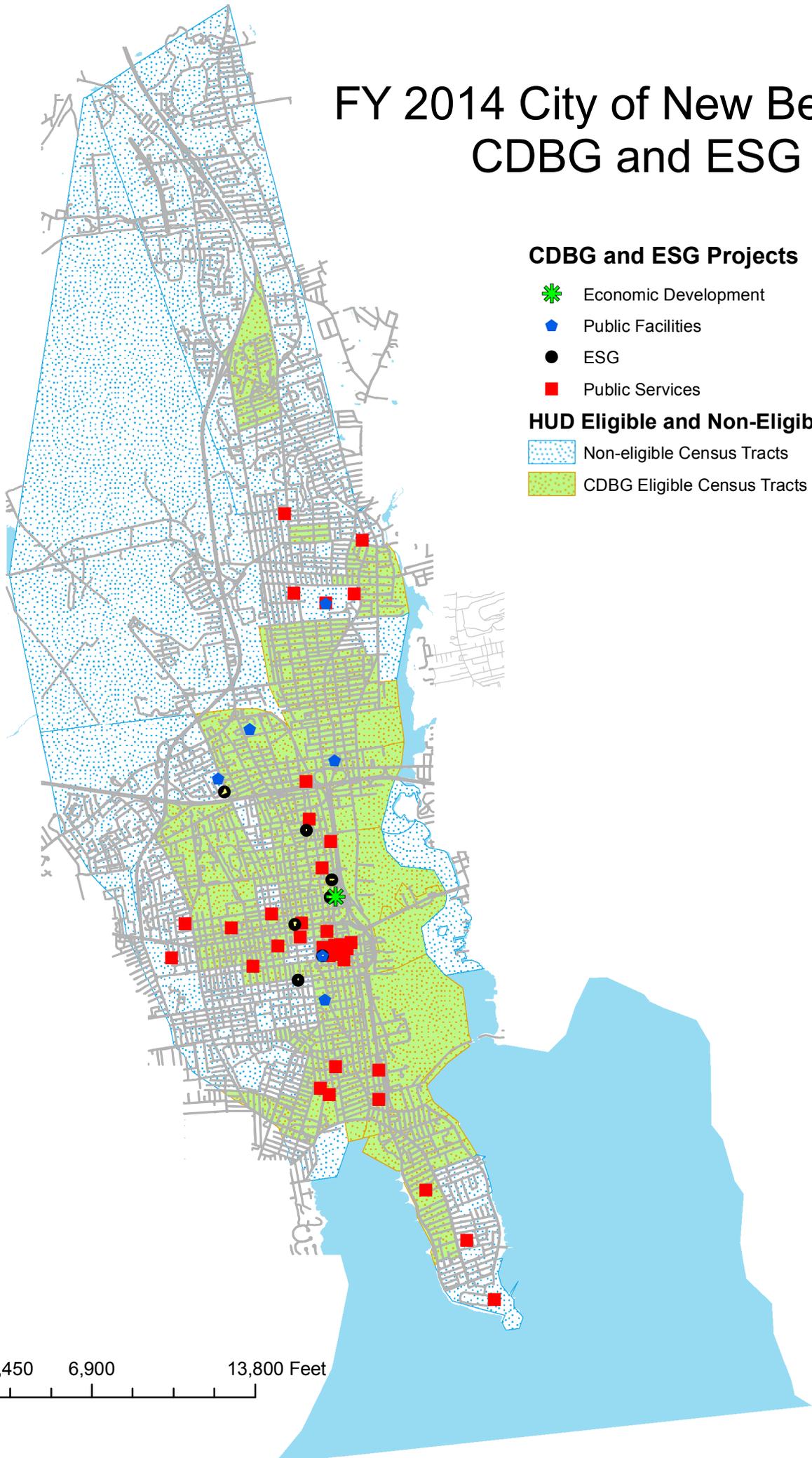
FY 2014 City of New Bedford CDBG and ESG

CDBG and ESG Projects

-  Economic Development
-  Public Facilities
-  ESG
-  Public Services

HUD Eligible and Non-Eligible Census Tracts

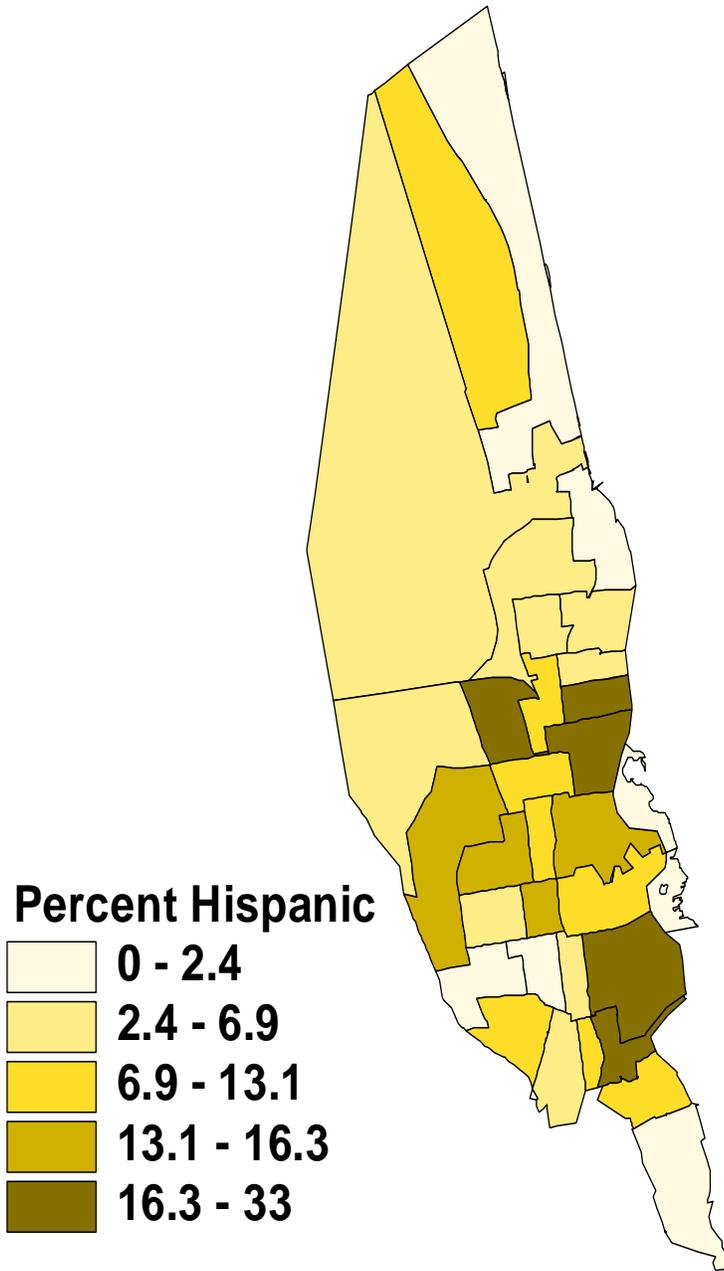
-  Non-eligible Census Tracts
-  CDBG Eligible Census Tracts



0 3,450 6,900 13,800 Feet



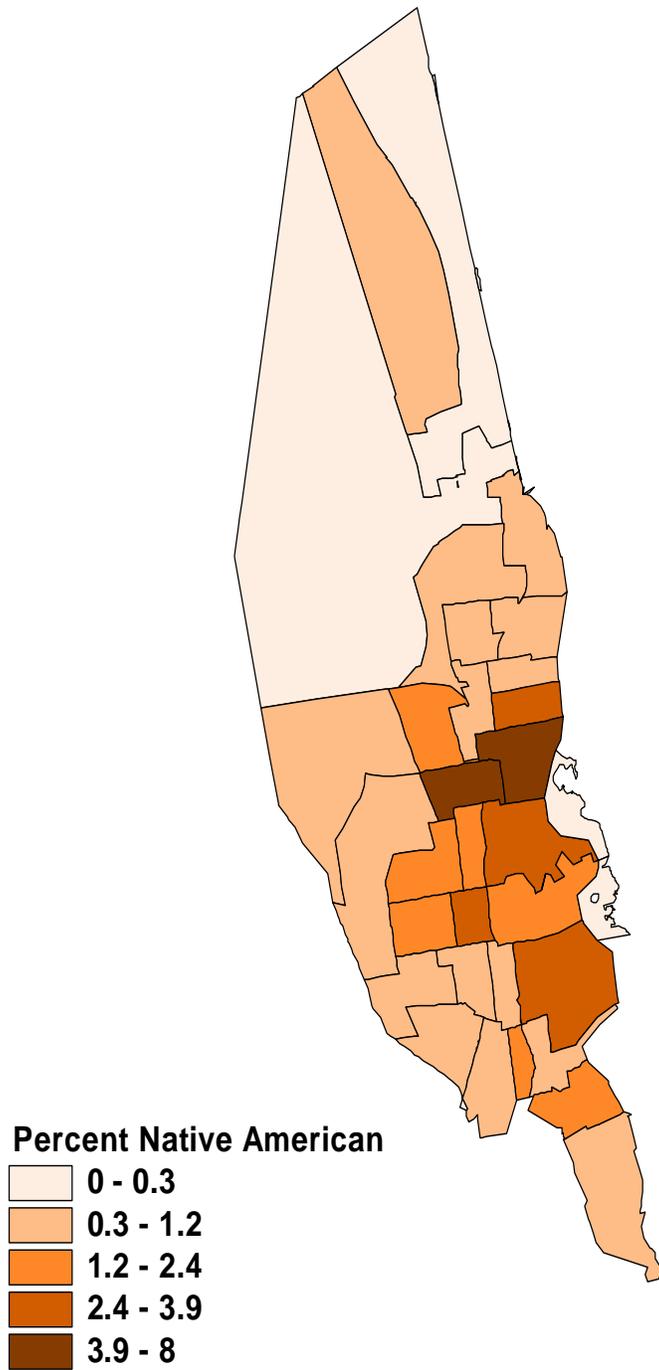
City of New Bedford, Massachusetts Percent Hispanic by Census Tract



Source: U.S. Census 2000

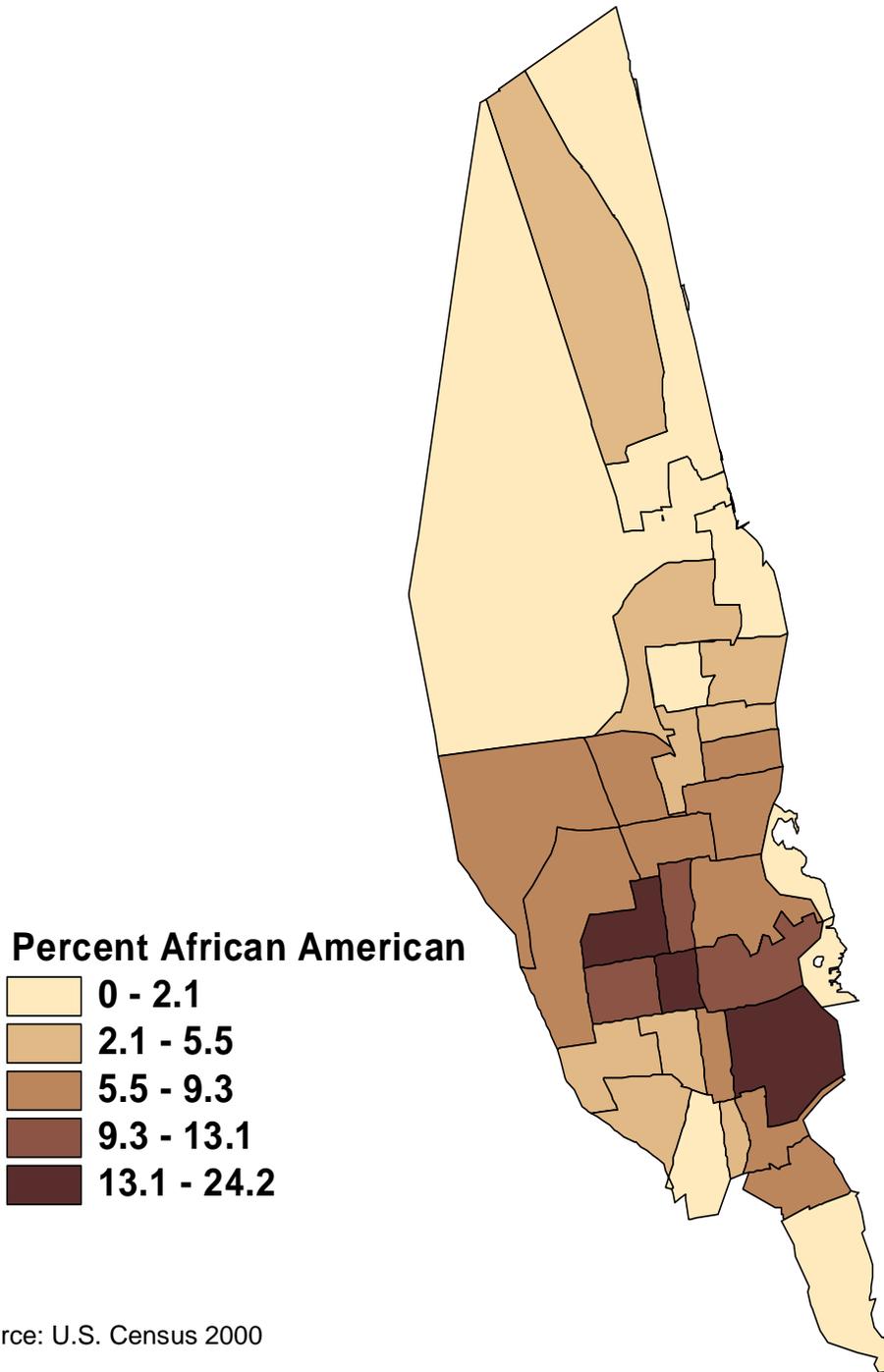
City of New Bedford, Massachusetts

Percent Native American by Census Tract



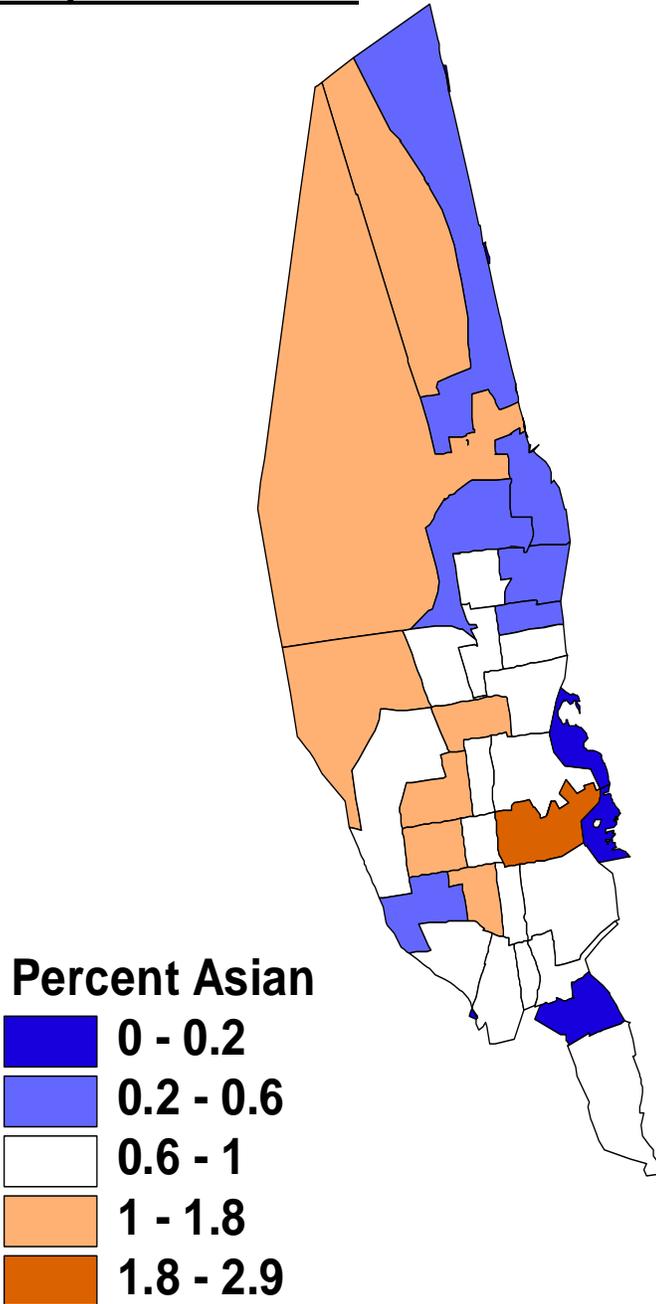
Source: U.S. Census 2000

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



Source: U.S. Census 2000

City of New Bedford, Massachusetts Percent Asian by Census Tract



Source: U.S. Census 2000

V. Listing of Proposed Projects

Included in this section are the following materials:

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

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FUNDING SOURCES	
Entitlement Grant	
CDBG	\$2,651,450
ESG	\$180,160
HOME	\$771,940
HOPWA	\$0
TOTAL FY14 ENTITLEMENT	\$3,603,550
Prior Year's (FY13) Program Income (Not previously programmed or reported)	
CDBG	\$0
ESG	\$0
HOME	\$0
HOPWA	\$0
TOTAL FY13 PROGRAM INCOME	\$0
Reprogrammed Prior Year Funding	
CDBG	\$0
ESG	\$39,685
HOME	\$0
HOPWA	\$0
TOTAL REPROGAMMED FUNDS	\$39,685
Total Estimated Program Income	
CELF Revolving Loan Fund	\$100,000
HAND Revolving Loan Fund	\$60,000
TOTAL FY14 ESTIMATED PROGRAM INCOME	\$160,000
SECTION 108 LOAN GUARANTEE FUND	\$0
TOTAL FUNDING SOURCES	\$3,803,235
Other Funds	\$0
Submitted Proposed Project Totals	\$3,803,235
Un-Submitted Proposed Projects Totals	\$0

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VI. Program Certifications

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

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VII. Appendices

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

DRAFT

PUBLIC HEARING COMMENTS:

**MINUTES
of
PUBLIC MEETINGS**

DRAFT

FY2014 ACTION PLAN

COMMUNITY FORUM

Office of Housing and Community Development

Wednesday, January 8, 2014

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

The meeting began at 6:15pm.

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

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

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

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

Mr. Sullivan said he has not.

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

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

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

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

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

Mr. Sullivan said yes.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FY2014 ACTION PLAN

COMMUNITY FORUM

Office of Housing and Community Development

Thursday, January 9, 2014

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

The meeting began at 6:10pm.

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

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

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

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

Mr. Sullivan said yes.

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

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

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

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

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

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

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

Mr. Sullivan said yes.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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