



Consolidated Plan FY2015 - FY2019

Action Plan FY2015

CITY OF NEW BEDFORD

Jonathan F. Mitchell, Mayor



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



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

FISCAL YEAR 2015 ACTION PLAN

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Executive Summary

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

1. Introduction

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

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

Every five years, HUD requires the submission of a Consolidated Plan. This Consolidated Plan covers a five year period from July 1, 2015 through June 30, 2020. The Consolidated Plan serves several functions:

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

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

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

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

- Increasing the amount of decent, safe and affordable housing by supporting the rehabilitation of substandard units;

- Increasing the supply of affordable housing available to low and moderate income households;
- Supporting the development through rehabilitation of affordable housing that is suitable for segments of the populace with special housing needs, including the frail elderly, severely mentally ill, developmentally disabled, physically disabled, and persons with AIDS and related diseases;
- Expanding opportunities for homeownership;
- Promotion of neighborhood-based business revitalization efforts by providing technical assistance to small business owners and individuals;
- Responding to the needs for infrastructure improvements such as the reconstruction of city streets and sidewalks; and the demolition of abandoned and unsafe buildings, and the replacement of leaded water lines;
- Undertaking physical improvements to improve public facilities and parks; and,
- Providing funding to non-profit agencies that provide much needed services and programs to eligible New Bedford residents.

3. Evaluation of past performance

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

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

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

4. Summary of citizen participation process and consultation process

In order to ensure maximum participation from the citizens of New Bedford, the Consolidated Planning process included public meetings, stakeholder sessions, roundtable meetings with key sub-populations, and a community survey that received over 900 resident responses. In addition to meetings with four (4) neighborhood organizations, the Office of Housing & Community Development (OHCD) then conducted two (2) public meetings.

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

5. Summary of public comments

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

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

All comments were accepted.

7. Summary

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

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

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	NEW BEDFORD	
CDBG Administrator	NEW BEDFORD	Department of Planning, Housing and Community Development
HOME Administrator	NEW BEDFORD	Department of Planning, Housing and Community Development
ESG Administrator	NEW BEDFORD	Department of Planning, Housing and Community Development

Table 1 – Responsible Agencies

Narrative

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

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

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

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

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

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

Consolidated Plan Public Contact Information

Questions concerning the Consolidated Plan may be directed to:

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

1. Introduction

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

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

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

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

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

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

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

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

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

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

Table 2 – Agencies, Groups, and Organizations who participated

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

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

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

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

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

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

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

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

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

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

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

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

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

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

A broad range of agencies and organizations were proactively consulted during the development of the Five-Year Consolidated Plan and Annual Action Plan. In keeping with HUD's Best Practices, the City of New Bedford consulted with housing developers, service providers, civic and business leaders, and units of adjacent governments.

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

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

Table 3 – Other local/regional/federal planning efforts

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

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

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

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

PR-15 Citizen Participation

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

Summarize citizen participation process and how it impacted goal-setting

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

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

ECONOMIC DEVELOPMENT

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

HOUSING

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

PUBLIC INFRASTRUCTURE

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

PUBLIC FACILITIES

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

PUBLIC SERVICES

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

Citizen Participation Outreach

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

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

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

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

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

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

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

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

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

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

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Meeting	Non-targeted/ broad community	The City will conduct public hearing on June 11, 2015 to obtain comment on the draft Consolidated Plan and Annual Action Plan.	No comments were received.	Not-applicable	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

Similarly, New Bedford's Homeless Service Provider Network (HSPN) also identified safe, affordable housing as a priority, but additionally identified the concurrent importance of the supportive service needs of homeless, formerly homeless, and at-risk households that are inextricably linked to successful, sustainable housing. Rapid rehousing services, substance abuse services, mental health services as well as education and employment opportunities were also identified as priority needs for populations experiencing varying forms of homelessness.

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

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

Summary of Housing Needs

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

“Overall, slightly more than 50% of New Bedford households were at or below 80% of AMI, the income range often targeted for federal housing assistance.”

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

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

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

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

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

Table 5 - Housing Needs Assessment Demographics

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

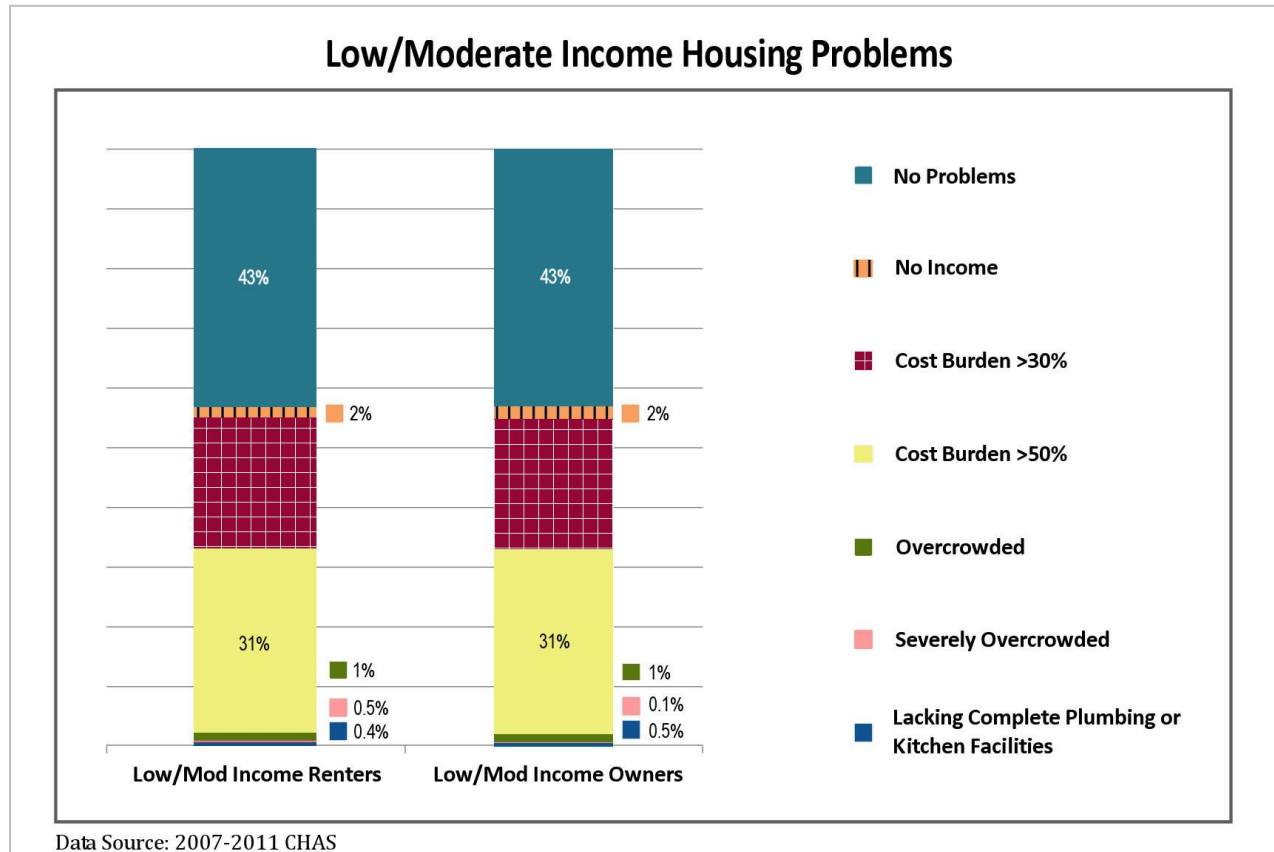
Number of Households Table

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

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables



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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	20	10	70	150	15	0	20	0	35
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	20	10	0	85	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	75	100	30	280	0	35	60	0	95
Housing cost burden greater than 50% of income (and none of the above problems)	3,690	1,825	190	4	5,709	780	620	610	265	2,275
Housing cost burden greater than 30% of income (and none of the above problems)	770	1,635	1,700	205	4,310	130	680	600	700	2,110
Zero/negative Income (and none of the above problems)	320	0	0	0	320	135	0	0	0	135

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

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

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

Cost Burden

3. Cost Burden > 30%

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

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

Severe Cost Burden

4. Cost Burden > 50%

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

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

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

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

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

The City of New Bedford does not collect data on the number and type of single person households in need of housing assistance nor is this data provided by HUD in the eCon Planning Suite. To estimate the number of single person households in need of housing assistance, the City of New Bedford gathered data from the American Community Survey 2007-2011 B11001 table. This data indicates an estimated 16,085 non-family households. Of these other or non-

family households, 13,365 or 83% are identified as single person households. An estimate of single person household housing needs can be arrived at by taking 83% of the "other" New Bedford households with housing conditions in Table 5 in this section. Using this approach, a little more than 3,000 households in New Bedford are cost burdened, spending more than 30% of income on housing costs, and approximately 10 are living in crowded conditions, defined as more than one person per room.

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

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

What are the most common housing problems?

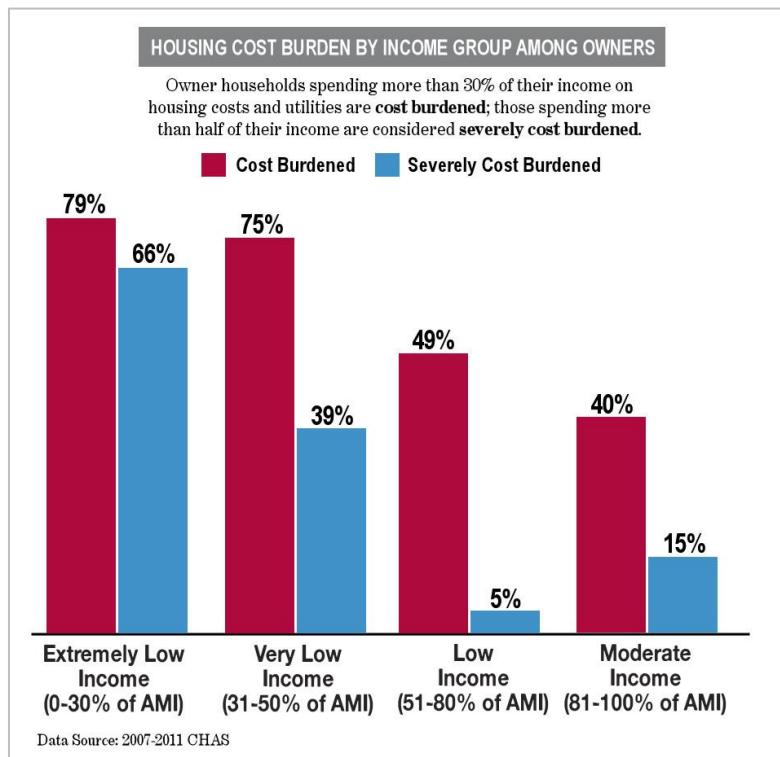


Figure 1 – Housing Cost Burden By Income Group Among Renters

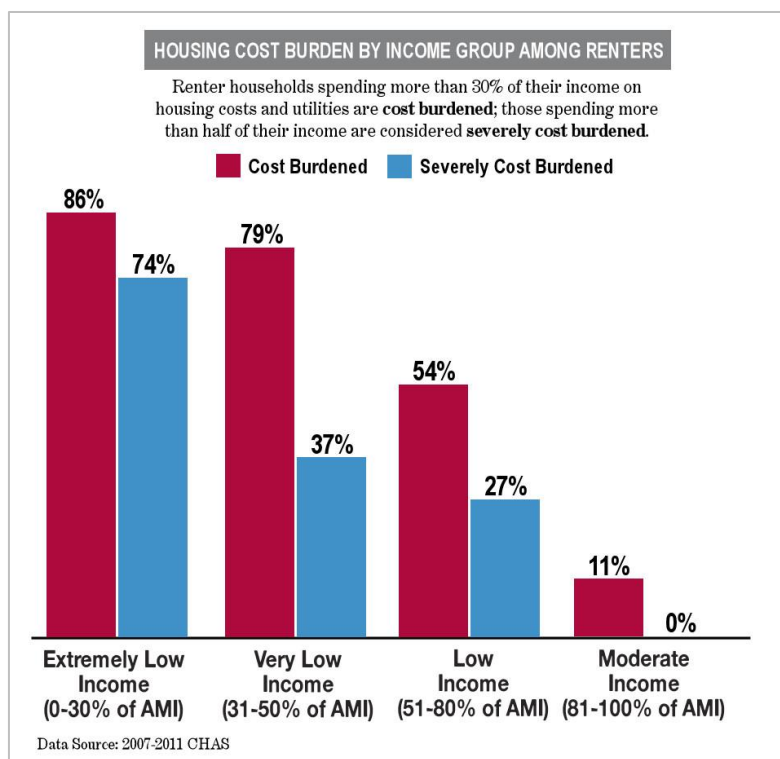


Figure 2 – Housing Cost Burden By Income Group Among Owners

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

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

New Bedford homeowners are also challenged by paying too much for housing. Similarly, the incidence of cost burden and severe cost burden are the two most common housing problems facing New Bedford homeowners.

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

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

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

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

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

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

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

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

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

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

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

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

At-Imminent-Risk Households are those who:

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

At-Risk Households are those who:

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

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

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

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

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

Discussion

As noted within this chapter, the lack of safe, decent housing that is affordable to individuals and families, particularly those at or below 80% AMI, within the City of New Bedford is the primary housing characteristic linked with instability and as creating the greatest housing-based risk of homelessness. Such instability and risk is rooted in two realities: first, the presence of an inventory of affordable units that cannot keep pace with the demand, and secondly, the reality that overwhelming percentages of individuals and families in New Bedford in both rental and ownership situations may be characterized as housing-burdened and severely housing burdened. These elements combine in portraying a clear picture that there is great need for an increased inventory of housing and a betterment of the economic condition of those living at or below 80% AMI within the city. Without addressing both of these needs, economically disadvantaged individuals and families will continue experiencing housing instability and will either remain at risk of homelessness, or succumb to it.

Survivors of domestic violence, (including sexual predation, stalking, etc.) are more often than not at increased risk of homelessness particularly when their abuser incorporates economic and emotional abuse as a means of keeping the person being violated subjugated and disconnected from gainful employment, educational resources, supportive networks and healthy life skills that include independent decision-making and even household budgeting. Many victims lose or cannot keep jobs because of intimate partner threats and abuse, while others are unable to work because of medical conditions resulting from physical violence. Once removed from the abusive situation, the survivor must address not only the physical, emotional and mental affects of the trauma sustained, but must focus on creating an independent life that includes an income stream and housing. In light of the complexities inherent in such a journey, housing instability and the threat of homelessness is a particularly real and constant threat for many such survivors.

In addition to economics, the need for more affordable housing and the realities of domestic violence, additional precipitators can lead to housing instability and eventual homelessness. In the City of New Bedford, mental illness, particularly serious mental illnesses [SMI] and the deinstitutionalization of those with debilitating SMI as well as substance abuse—be it alcohol, prescription or street drug—knows no economic class nor respects any geographic boundary. Based on HSPN data over the past ten years, mental illness and substance abuse has historically

ranked as the top indicators for those experiencing homelessness. With continuing diminishment of funding for mental health services and an overwhelming increase in opiate trafficking and use in this area of the Commonwealth, in particular, mental illness and substance abuse will—without an infusion of funding--most likely remain as critical indicators of persistent housing instability and homelessness.

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

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

Introduction

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

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

0%-30% of Area Median Income

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

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

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

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

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

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

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

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

Discussion

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

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

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

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

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

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

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

Introduction

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

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

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

0%-30% of Area Median Income

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

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Concentrations of Severe Housing Problems

30%-50% of Area Median Income

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

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

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

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

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

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

Discussion

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

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

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

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

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

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

Introduction:

HUD defines a household as “cost burdened” when the household spends more than 30% of income on housing, including utilities. By this definition, more than half, or 19,855 New Bedford households, are not cost burdened, paying less than 30% of their income on housing including utilities; 8,615 households, which represents 23% of New Bedford households pay between 30 and 50% of their income on housing including utilities, and 8,099 households, which represents 22% are severely cost burdened, paying more than half of their income on housing, including utilities.

Housing Cost Burden

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

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

None of the three (3) major racial and ethnic groups in New Bedford (White, Black/African American, and Hispanic) have a disproportionate incidence of cost burden or severe cost burden.

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

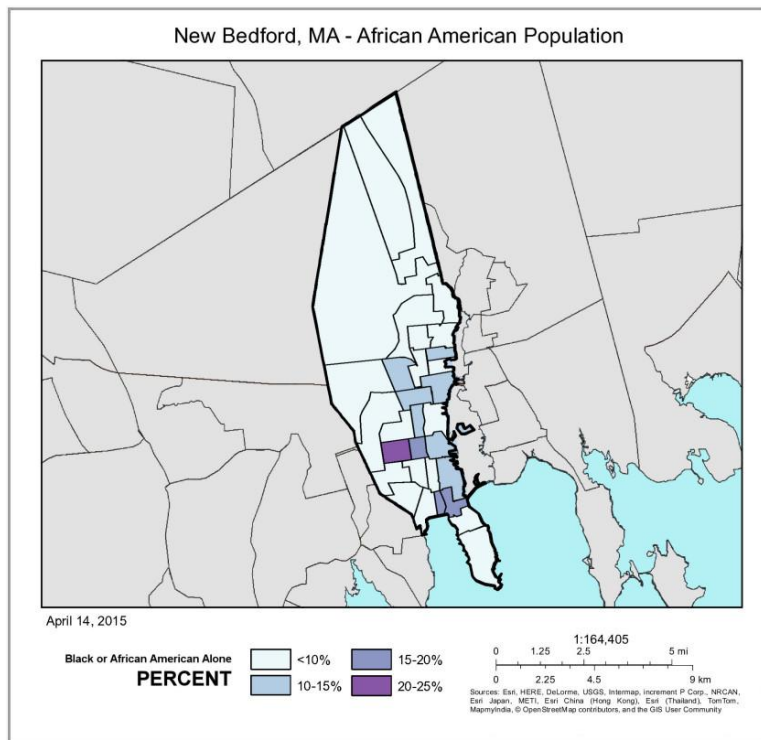
Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

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

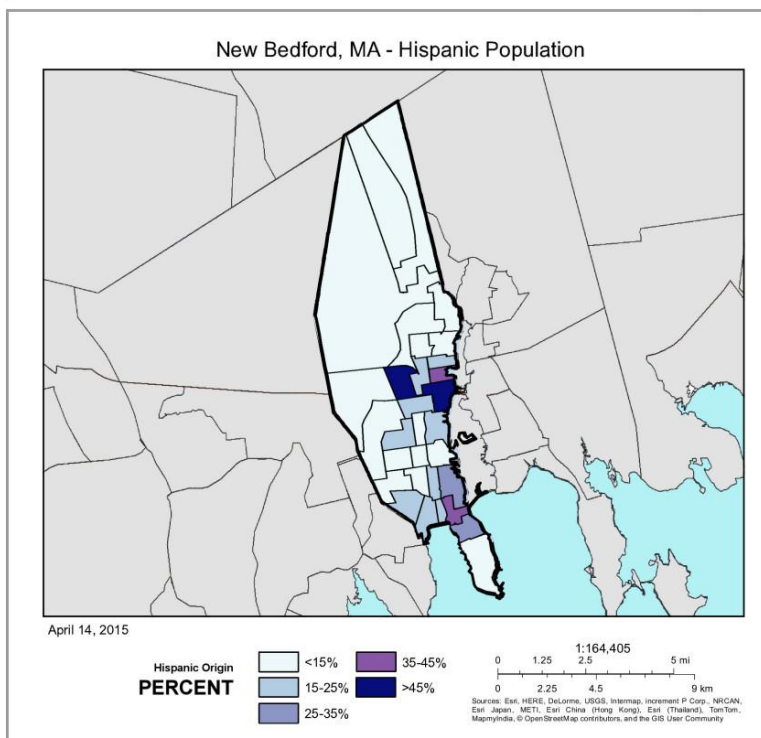
Low income (50 to 80% AMI) and moderate income (80 to 100% AMI) Black/African-American households experience a disproportionately greater incidence of one or more housing problems. 435 Black/African-American households earning between 50 to 100% of AMI have one or more housing problems. Low income (50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

Very low income (0 to 30% AMI) Asian, American-Indian and Alaskan Native households have a disproportionately greater incidence of one or more housing problems than all very low income New Bedford households, 78% of whom experience one or more housing problems. Moderate income American Indian and Native Alaska are also experiencing a disproportionately greater incidence of one or more housing problems.

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



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



NA-35 Public Housing – 91.205(b)

Introduction

The New Bedford Housing Authority, an independent public housing agency, contributes to the availability of safe, affordable housing through the administration of rental assistance vouchers and the operation of public housing stock. Tables 21 provides a summary of available public housing resources-

Public Housing Units;

Project-based rental subsidized units within privately owned properties;

Tenant-based or “mobile” rental assistance voucher that permit the holder to rent in the private market;

Special purpose vouchers for Veterans

These resources contribute to meeting the housing needs of low and moderate income households.

Totals in Use

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

Table 21 - Public Housing by Program Type

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

Data Public and Indian Housing Information Center
Source:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	18,215	13,094	14,770	13,075	13,764	0
Average length of stay	0	0	6	6	0	6	0	0
Average Household size	0	0	2	1	1	1	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	377	371	2	367	2	0
# of Disabled Families	0	0	402	816	2	805	9	0
# of Families requesting accessibility features	0	0	1,687	1,707	10	1,676	21	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

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

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

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

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

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

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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

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

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered	Total Sheltered & Unsheltered			
Persons in Households with Adult(s) and Child(ren)	158	0	150	120	30	300
Persons in Households with Only Children	0	0	0	0	0	N/A
Persons in Households with Only Adults	229	50	270	220	50	350
Chronically Homeless Individuals	57	30	75	60	15	250
Chronically Homeless Families*	14	10	25	10	15	300
Veterans	46	4	40	10	30	200
Unaccompanied Child**	0	0	0	0	0	N/A
Persons with HIV	7	4	9	2	7	300

Table 25 - Homeless Needs Assessment

*These numbers are individuals in families; it does *not* represent the number of families.

**Unaccompanied child is understood to represent anyone under the age of 18 years old.

Data Source City of New Bedford Point In Time 2015

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness:

Race:	Sheltered:	Unsheltered (optional)
White	280	36
Black or African American	67	3
Asian	1	2
American Indian or Alaska Native	8	0
Pacific Islander	8	0
Other	23	9
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	74	8
Not Hispanic	313	42

Data Source: City of New Bedford Point In Time Count /HDX 2015

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

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

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

As they do in the general population, Caucasians make up approximately three quarters of New Bedford's homeless population -- 280 sheltered and 35 unsheltered people experiencing homelessness were Caucasian during the Point In Time count in 2015. The second largest racial group, with 67 sheltered and 3 unsheltered experiencing homelessness, is Black/African American. The rate of 18% is significantly larger than the percentage (6%) of Black/African Americans in the

total population. The percent of Hispanic people experiencing homelessness is lower than the percent of Hispanics (17%) in the total population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

Discussion

The City of New Bedford is concerned about the steady increase in the homeless population over the past five years as well as the significant jump in the sheltered homeless population between 2014 and 2015. Increases in the sheltered homeless who were counted during the 2015 Point In Time event may be attributed to factors that do not indicate an actual rise in the total population, rather, they may be attributed to methodology and circumstance. Such issues include: the execution of a better planned Point In Time Count, increased volunteer training and outreach leading to a more thorough count, severe winter weather that forced many homeless people to seek emergency shelter, and the enticement of gift certificates and gift bags that helped encourage participation.

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

Introduction:

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

Describe the characteristics of special needs populations in your community:

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

Age of Residents

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

Table 26 - Population by Age

Data Source: 2009-2013 American Community Survey

Veteran Status of Residents

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

Table 27 - Veteran Status

Data Source: 2009-2013 American Community Survey

Disability of Residents

	New Bedford	Massachusetts	United States
Population	94,927	6,605,058	311,536,594
Disabled	16,513	735,555	37,168,880
% Disabled	17%	11%	12%
Disabled Youth (Under 5)	110	2,993	160,221
% of Youth (Under 5) Disabled	1.7%	0.8%	0.8%
Disabled School Aged (5-17)	1,167	61,175	2,812,602
% of School Aged (5-17) Disabled	7%	6%	5%
Disabled Young Adult (18-34)	2,434	82,037	3,958,549
% of Young Adults (18-34) Disabled	11%	5%	6%
Disabled Adult (35 and Over)	12,802	589,350	30,237,508
% of Adults (35 and Over) Disabled	26%	16%	19%
Disabled and Living in Poverty	5,776	157,950	8,209,536
% of Total Population Disabled and Living in Poverty	6%	2%	3%
% of Disabled Population Living in Poverty	35%	21%	22%

Table 28 – Disability by Age

Data Source: 2009-2013 American Community Survey

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

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

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

According to 2013 American Community Survey data, nearly 17% of New Bedford residents -- approximately 16,500 -- are disabled. New Bedford does experience a higher level of young adults

with disabilities, with 11% of persons aged 18-34 having a disability compared with 5% in Massachusetts and 6% nationally

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

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

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

It is hard to generalize about the characteristic of special needs populations; although there may be some overlaps, elderly supportive service needs generally differ from those of veterans and substance abusing populations. Conversely, disabled populations may share overlapping needs for housing and supports with veterans but they will often have far different needs from them as well. Because of such differences it is almost impossible to assign a single metric or axiom about the housing and supportive service needs of these varied populations Yet despite such differences, it is clear that because New Bedford has a greater percentage of special needs populations living in poverty, the *demand* for affordable, accessible housing and for services is proportionately presumed to be higher.

The City of New Bedford recognizes that individual and household needs for services and housing, though varied, must nevertheless be responsive to residents' needs, particularly those of special needs populations who may have more trouble finding employment and greater difficulty living independently in sustainable circumstances. In particular, the transportation needs of special needs populations, particularly the elderly, was identified as being a significant need during the Consultation process.

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

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

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

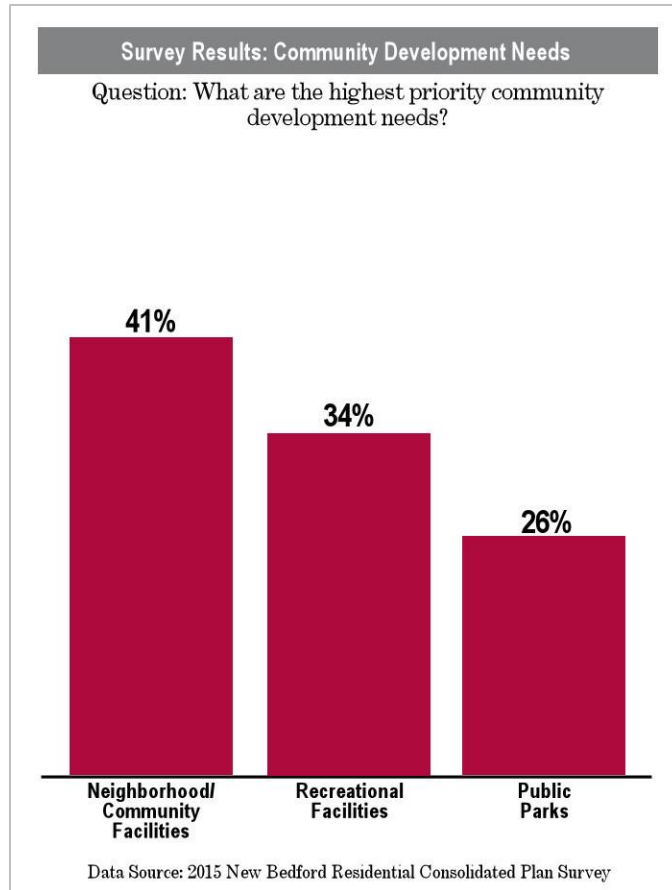
Describe the jurisdiction's need for Public Facilities:

New Bedford's public facility needs include improvements to park and recreational facilities, community centers for seniors and youth, facilities for homeless persons, and capital improvements for facilities operated by community-based organizations. In addition, projects that improve access to public services for persons with disabilities through removal of architectural or physical barriers, or improved access design, will also be evaluated and verified for regulatory compliance and prioritized according to need.

How were these needs determined?

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

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



Survey Results: Public Facilities and Parks

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

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

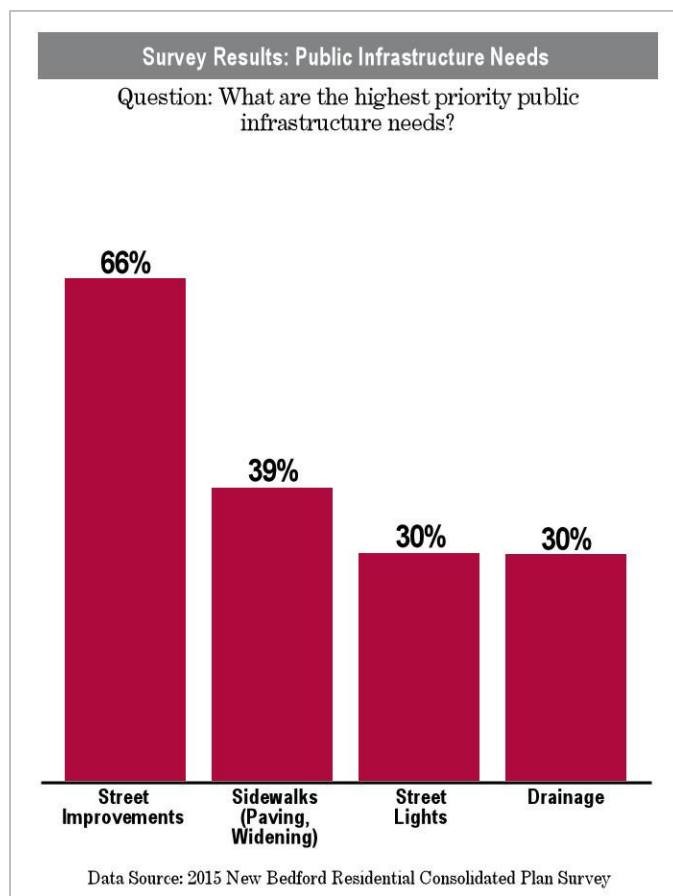
Describe the jurisdiction's need for Public Improvements:

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

How were these needs determined?

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

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



Survey Results: Public Infrastructure

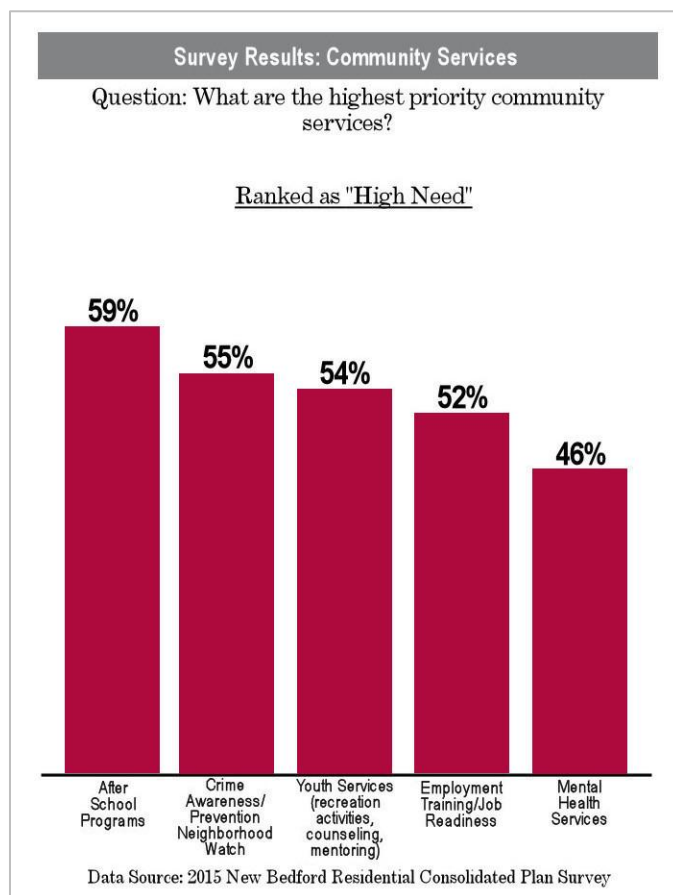
Describe the jurisdiction's need for Public Services:

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

Public Services identified as being “high priority” included regional job training efforts, such as the New Directions and YouthBuild programs.

How were these needs determined?

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



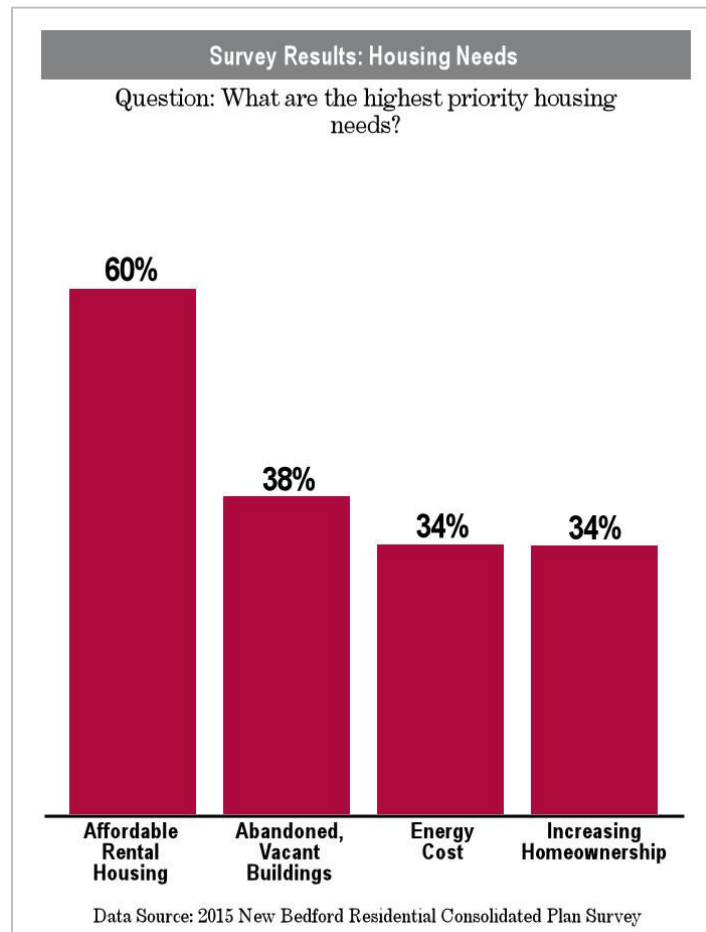
Survey Results: Public Services

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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



Survey Results: Housing Needs

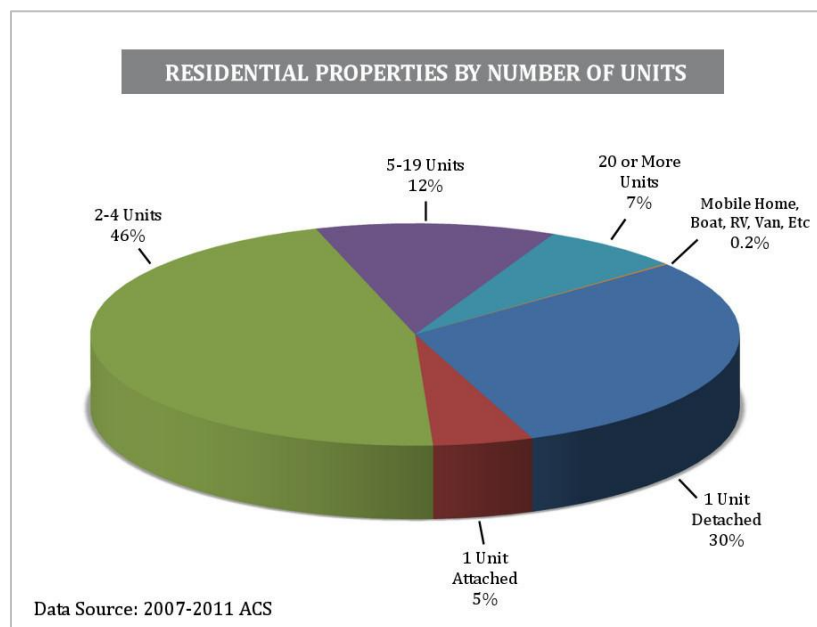
There is a strong connection between safe, decent, affordable housing, and positive education, health and economic outcomes. Affordable housing shortages lead to high rent burdens, overcrowding, substandard housing and housing insecurity. Recognizing the important role that safe and affordable housing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

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

Introduction

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

All residential properties by number of units



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

Table 29 – Residential Properties by Unit Number

Data 2007-2011 ACS
Source:

Unit Size by Tenure

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

Table 30 – Unit Size by Tenure

Data 2007-2011 ACS
Source:

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

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

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

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

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

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

and to preserve affordability. The City of New Bedford strongly supports the owners' efforts to secure the resources necessary to preserve affordability.

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

The analysis of the data in the Needs Assessment, as well as the results of the priority needs survey, indicate that New Bedford has a continuing shortage of affordable housing. Almost two thirds of New Bedford's extremely low income households are severely cost burdened -- paying more than 50% of their income on housing, including utilities. In light of this ongoing inventory deficit and the presence of severely cost burdened households at these levels, the City of New Bedford's existing housing inventory does not fully meet the needs of the population.

Describe the need for specific types of housing:

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

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

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

Discussion

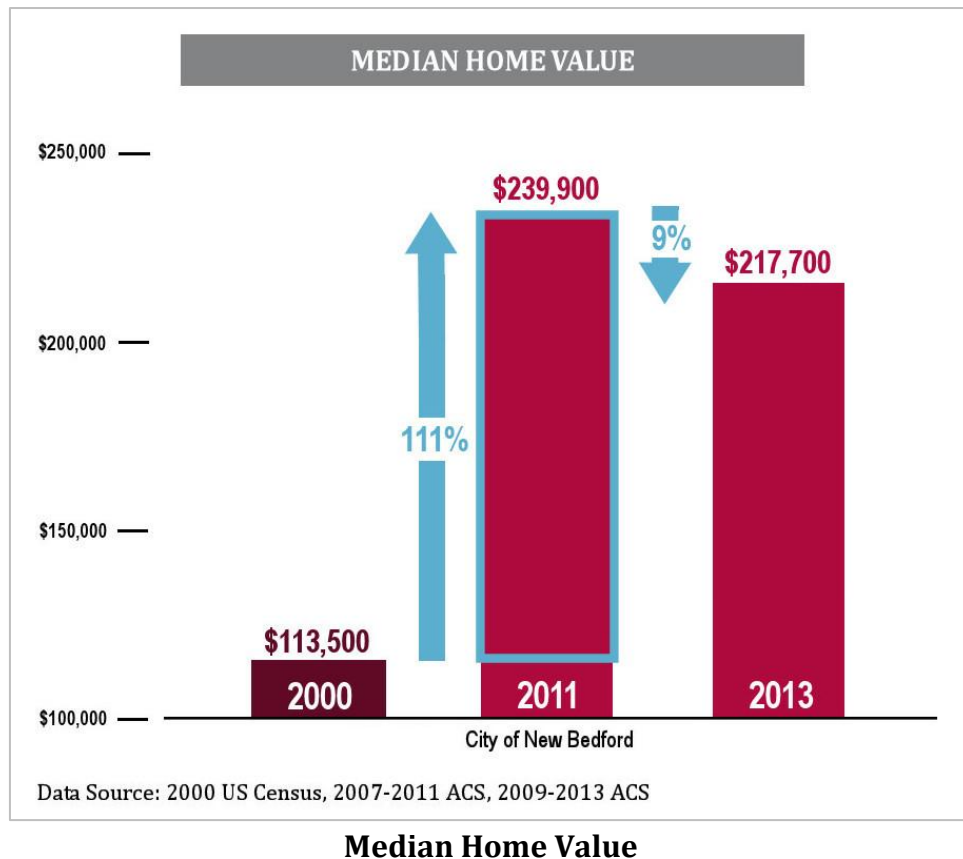
Despite over 12% of its year-round housing stock being deed-restricted as affordable housing, the city struggles to meet the housing needs of extremely low and very-low income households. The city responds to these challenges through programs that increase the availability of affordable housing -- both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

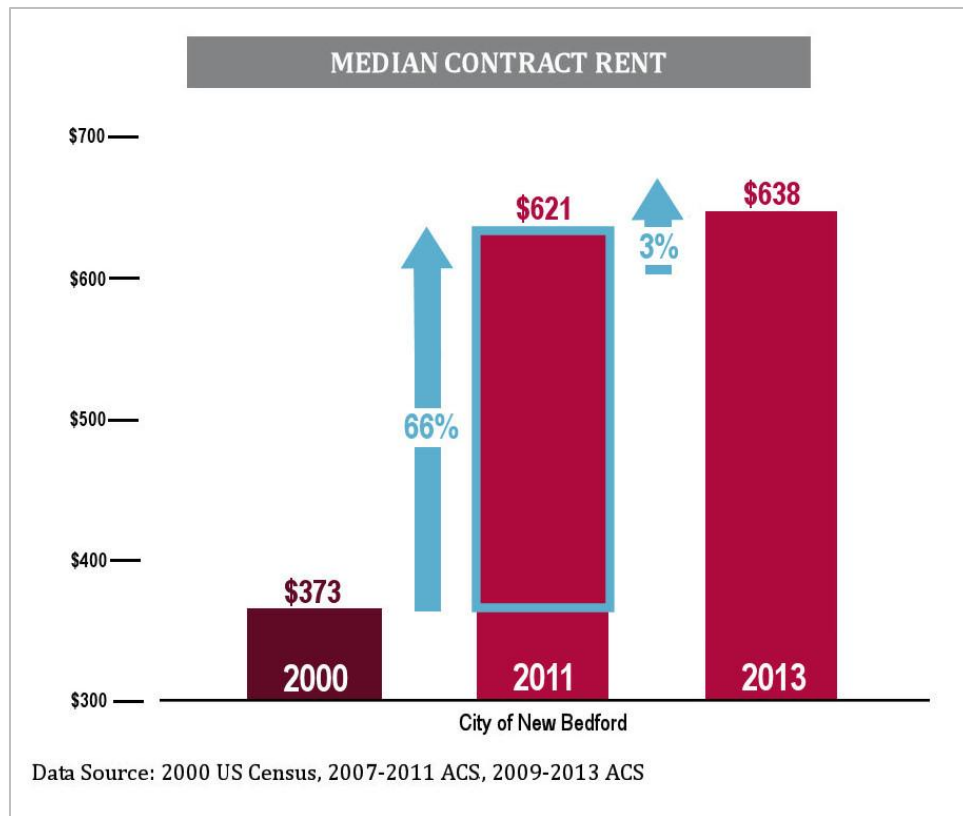
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

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

Cost of Housing





Median Contract Rent

Cost of Housing

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

Table 31 – Cost of Housing

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

Rent Paid

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

Table 32 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

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

Table 33 – Housing Affordability

Data 2007-2011 CHAS
Source:

Monthly Rent

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

Table 34 – Monthly Rent

Data HUD FMR FY 2013 and HOME 2014 Rents
Source:

Is there sufficient housing for households at all income levels?

“Only 26% of New Bedford's rental housing is affordable to households earning 50% of area median income.”

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

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

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

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

According to Census data, New Bedford's 2011 median rent was \$621. This marketrent is lower than allowable rents under HUD's programs including Section 8, Housing Voucher, and HOME programs. This market reality means the households with federal subsidies are able to compete in the private housing market. This is not true in many hot housing markets, where the market rent far exceeds HUD's allowable rents. The higher allowable rents also decrease the likelihood of affordable housing developer's "opting out" as the market rents are less than they receive under the existing subsidy programs.

"Housing affordability issues are likely to get worse in the future without significant investments by the city and other key stakeholders, such as the federal government."

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

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

Discussion

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

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

Introduction

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

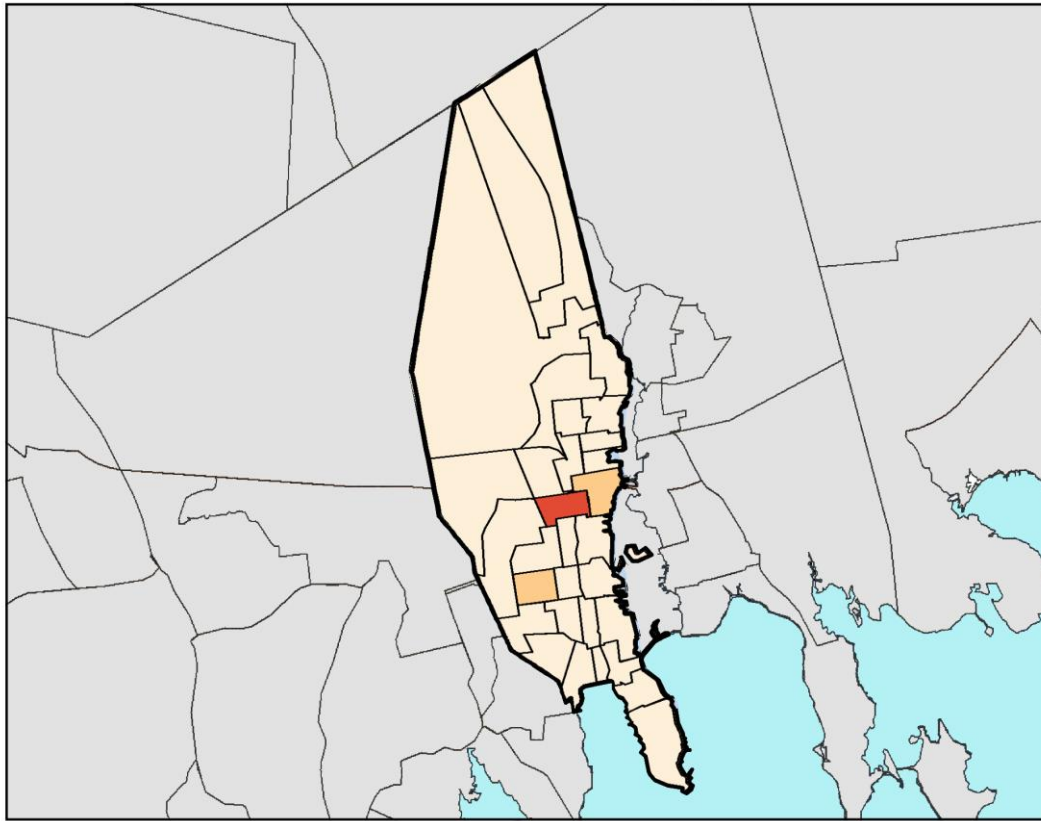
Definitions

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

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

While mapping of housing units meeting these definitions is not possible with HUD's current software, the existence of housing units in substandard conditions can be mapped. The maps below illustrate the geographic areas of substandard housing by household income.

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



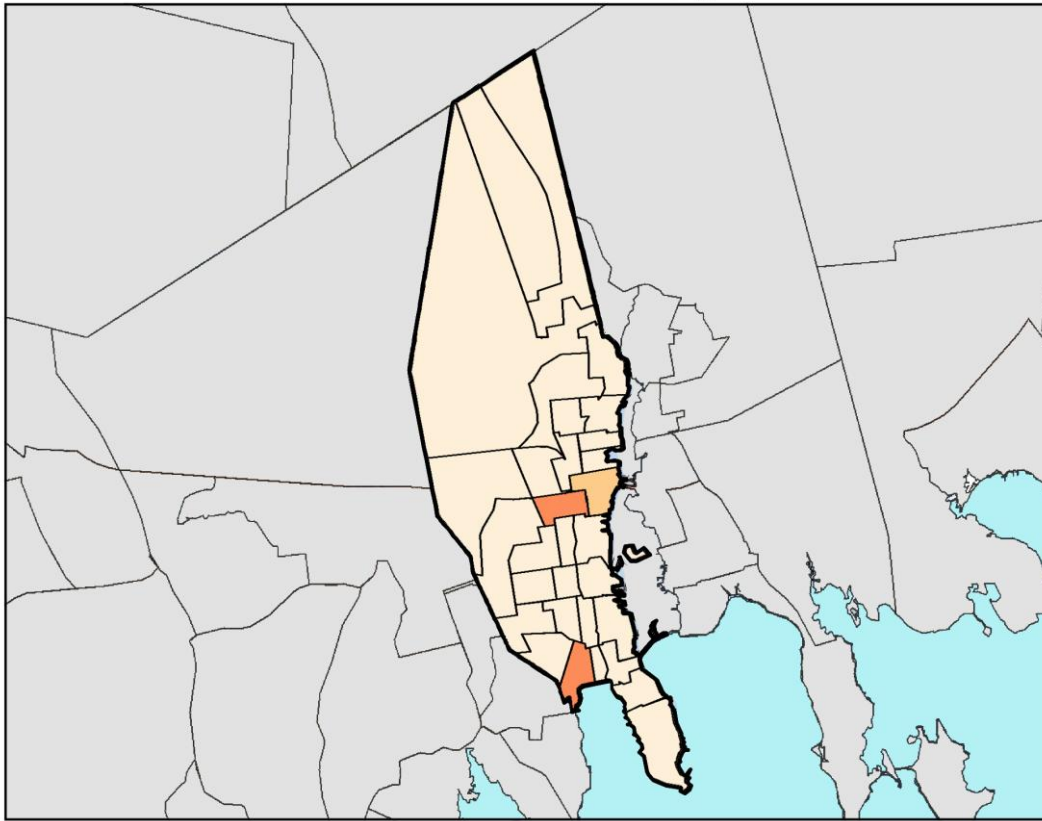
April 14, 2015

Extremely Low Income Housholds
With Substandard Housing
PERCENT



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

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

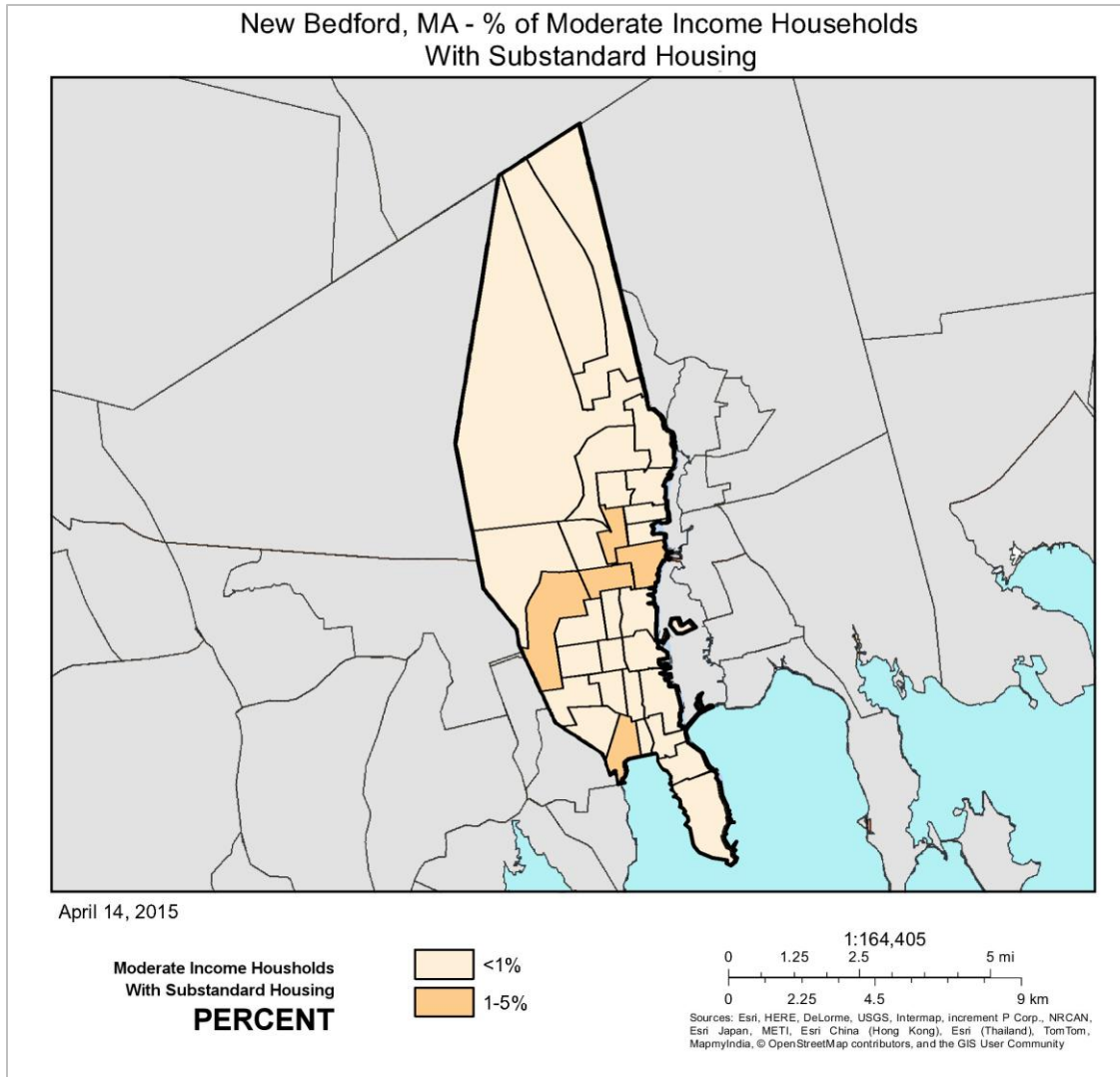


April 14, 2015

Low Income Housholds
With Substandard Housing
PERCENT



1:164,405
0 1.25 2.5 5 mi
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Substandard Housing Conditions

Condition of Units

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

Table 35 - Condition of Units

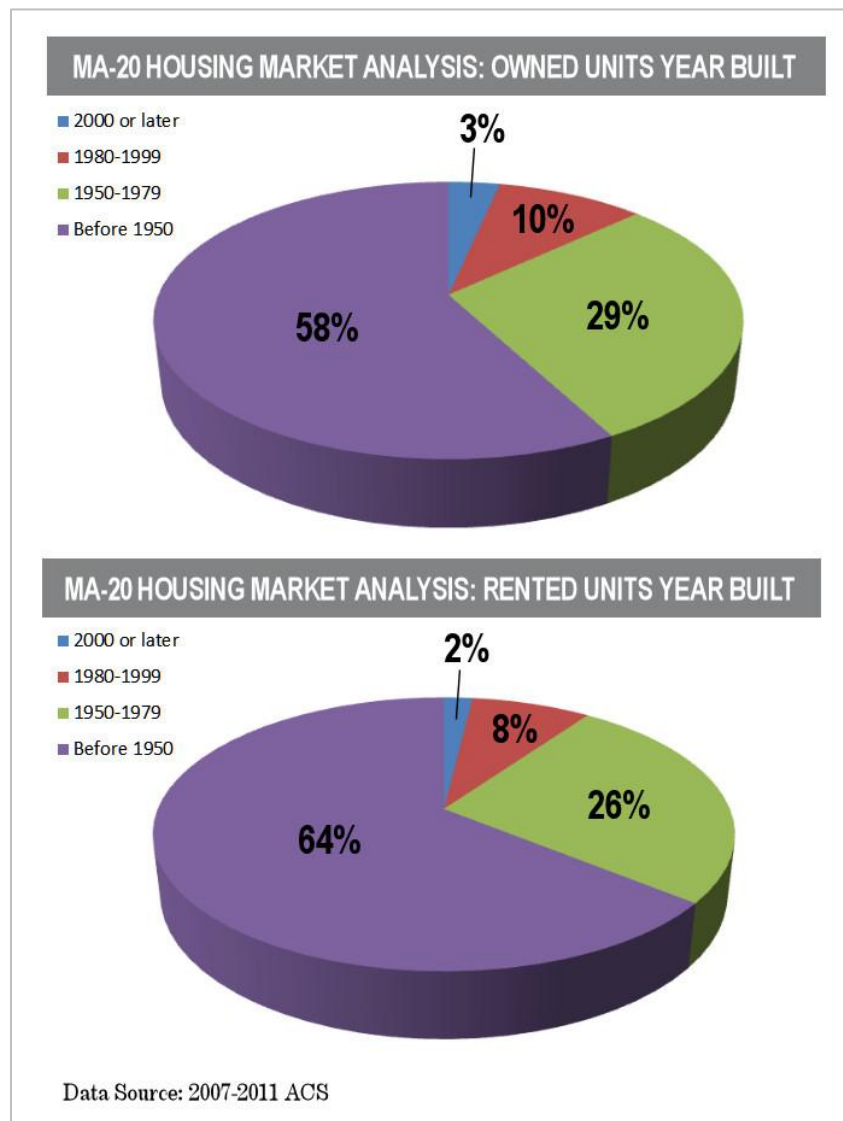
Data 2007-2011 ACS
Source:

Year Unit Built

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

Table 36 – Year Unit Built

Data Source: 2007-2011 CHAS



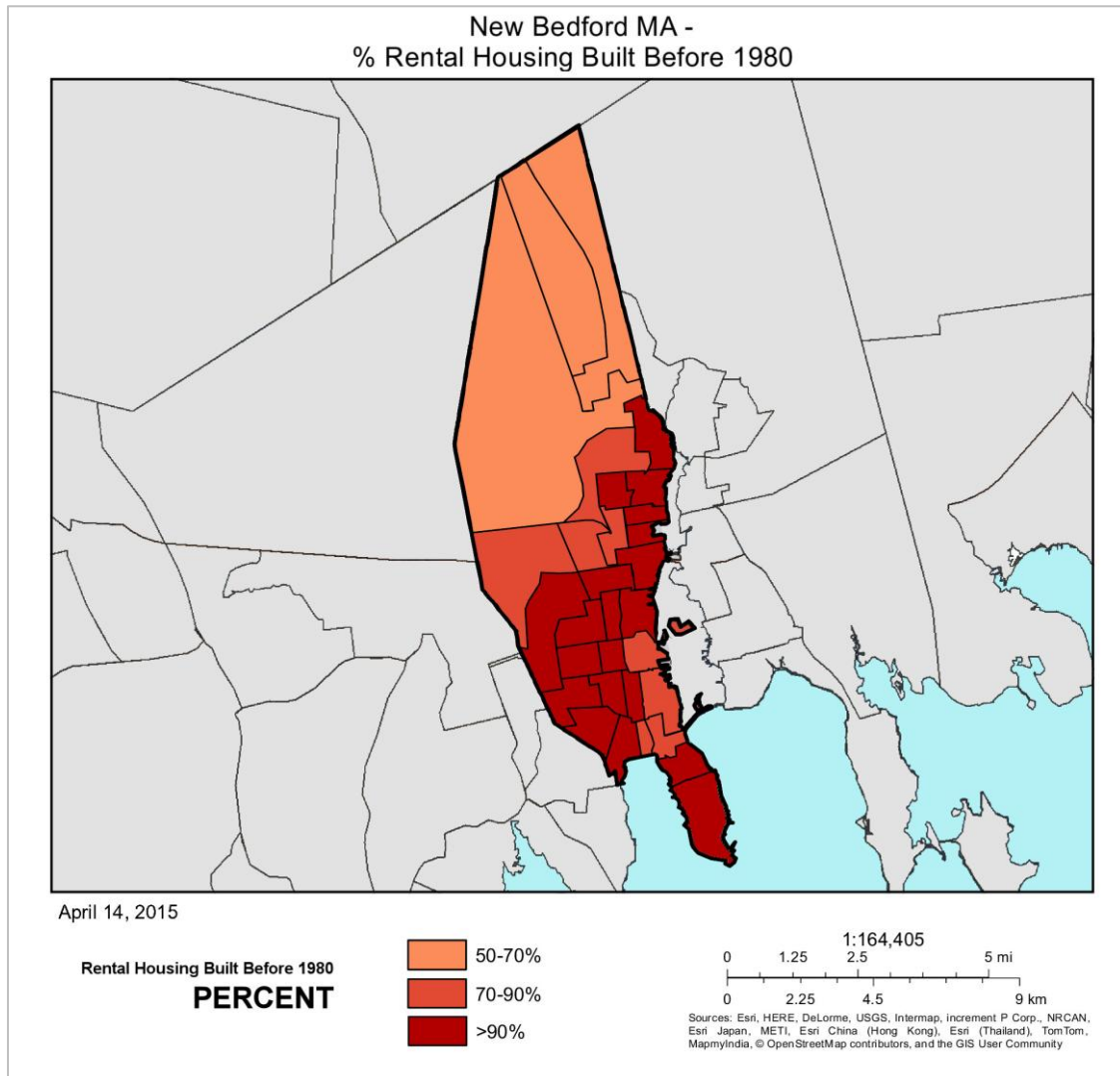
Age of Housing

Risk of Lead-Based Paint Hazard

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

Table 37 – Risk of Lead-Based Paint

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



Pre-1980 Housing Units

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	2,000	60	2,060
Abandoned Vacant Units	140	60	200
REO Properties	50	10	60
Abandoned REO Properties	30	10	40

Table 38 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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

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

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

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

Discussion

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

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

Introduction

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

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

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

Totals Number of Units

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

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

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

Public Housing Project Conditions

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

Table 40 - Public Housing Condition

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

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

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

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

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

Discussion:

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

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

Introduction

The City of New Bedford's Department of Planning, Housing & Community Development (DPHCD) administers funding, monitors housing for individuals and families experiencing homelessness and oversees programming for awarded to agencies that provide services to the homeless population. In this regard, the DPHCD awards and oversees HUD Emergency Solution Grants as part of its annual Action Plan process and similarly awards and oversees HUD supportive housing grants through a Continuum of Care competition each year. Both of these federal streams of funding come through the city's DPHCD and are administered through shelters, supportive housing, shelter operations in the context of competitive application processes.

In addition to its administrator/oversight role within this process, the DPHCD outreaches into the community and facilitates conversations and decision-making around the way in which those individuals and families coming from a wide range of circumstances and experiencing homelessness can best be supported. Careful assessments of existing resources, gaps in services, intended outcomes and outputs combine to inform this process so that limited funding is strategically targeted and can provide the most assistance in helping folks move from tentative, dependent and temporary living to a long term and sustainable independent existence.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	140	0	95	234	0
Households with Only Adults	39	0	178	74	0
Chronically Homeless Households	25	0	16	201	0
Veterans	0	0	70	0	0
Unaccompanied Youth	0	0	0	0	0
Total	204	0	359	509	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2015 Point-in-Time Count

Data Source

Comments:

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

It is anticipated that the impact of mainstream services, such as health, mental health, and employment services, will be maximized through the utilization of a coordinated central intake and assessment system currently being tested as a pilot. Homeless service providers are able to promptly assess eligibility and make referrals to existing mainstream services using a coordinated central intake/assessment that was implemented as a pilot in February 2015 and initially targeted to families, as well as through the use of a Homeless Management Information System (HMIS). In addition to services located within city limits, representatives from the City's Homeless Service Providers Network (HSPN) and from the community-at-large have joined the South Coast Regional Network to End Homelessness, a state-sponsored initiative aimed at finding regional solutions to the problem of homelessness in Massachusetts. With funding from the Massachusetts Interagency Council on Housing and Homelessness, New Bedford will continue to partner with the cities of Fall River, Attleboro, and Taunton to provide mainstream services to families experiencing homelessness in Southeastern Massachusetts.

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

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

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

The focus on unaccompanied homeless youth remains a priority. The main resource for homeless youth is the school system, which provides showers, clothes, and food to students who have been identified as homeless. The CoC joined a regional task force in 2014 that was formed to look at the problem of youth homelessness and develop a regional solution. It identifies needs and coordinates services. Its goal is to create housing and employment options to prevent and end youth homelessness. Two organizations serving within New Bedford actively engage with homeless youth to provide case management, housing options and basic medical care. In addition, Catholic Social Services has opened Francis House that provides permanent housing to young men (ages 18-24). The CoC will continue to be part of the Unaccompanied Youth Coalition as it seeks out resources to provide housing and services for homeless youth, and to improve discharge planning from the State foster care system.

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

Introduction

The City of New Bedford has continually supported housing developments and programs that meet the needs of non-homeless, special needs populations. These vulnerable populations include elderly, frail elders, persons with disabilities, persons with HIV/AIDS, and persons with addictions. The city has successfully supported these populations through the development of accessible, service-enriched, and supportive permanent housing. The city is acutely aware of the rising numbers of elders and promotes accessible units as well as aging in place services.

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

New Bedford's special needs populations are described in NA-45. One of the challenges facing any jurisdiction working to provide supportive housing to special needs populations is that the housing needs vary significantly for individuals within each population. With this in mind, New Bedford is committed to using strong performance measures to evaluate the impact of each supportive housing program to ensure that there is demand for the supportive housing type being provided and that the services are provided efficiently and effectively. The CoC's Performance Based Review Committee helps ensure that programs to house the chronically homeless, for instance, are successful, by reviewing Annual Performance Reports and other reports submitted by McKinney-Vento funded programs and providing analysis to the HSPN

In order to increase connectivity of special needs populations with appropriate housing and ensure the availability and inventory of such units, the CoC will 1) Coordinate efforts with the Veterans Transition House to convert 45 units of transitional housing units into 36 permanent supportive for chronically homeless vets, and also work to increase the utilization of VASH vouchers and prioritizing those for chronically homeless; 2) Coordinate with private developers who are developing new permanent housing projects to set-aside a portion of the units for the chronically homeless; 3) Work with the Housing Authority to continue to designate project based Section 8 units for the chronic homeless in new developments designated by non-profit and for-profit developers; and, 4) Work with providers to identify individuals who are chronically homeless and connect them with appropriate programs and permanent housing options.

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

with AIDS, Welcome Home units are available to others with chronic illnesses, substance abuse, and mental illnesses.

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

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

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

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

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

During the FY 2015-2016 program year, the city will continue to fund and support public service agencies that provide a full range of supportive services including services to address the needs of the homeless and persons and families at risk of homelessness. In addition, funded programs will provide general supportive services for low and moderate income persons and families. The City will also be funding housing rehabilitation and emergency repair programs that work with the elderly, among other populations, in an attempt to maintain their home so they can continue to reside there. As a homeowner ages he/she is often unable to continue to provide the maintenance needed to keep the home habitable. The City's programs work with those homeowners to address pressing issues that arise, such as roof leaks or plumbing failures, and also more extensive rehabilitation needed to bring a home completely up to current building code.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs

identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The city offers housing rehabilitation funds are available specifically for special needs populations in order to assist them with housing repair and accessibility issues. The DPHCD also manages the ESG-funded programs for housing stabilization for at-risk homeless, many of whom have other special needs. These activities focus on accessibility and mobility issues and ensuring that special needs populations have access to safe and secure affordable housing free from discrimination. DPHCD also funds legal services targeted to low and moderate income renters that affirmatively furthers fair housing and provides supportive services to the near homeless and special populations in a number of ways. Services provided include; legal advocacy services to people living with HIV/AIDS, including landlord/tenant, public benefits, family law, and disability law related needs.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

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

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

Introduction

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

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

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

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

Economic Development Market Analysis

Business Activity

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

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

Table 42 - Business Activity

Alternate Data Source Name:

Largest 200 Employers in New Bedford NECTA

Data Source

Comments:

Labor Force

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

Table 43 - Labor Force

Data 2007-2011 ACS

Source:

Occupations by Sector

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

Table 44 - Occupations by Sector

Data 2007-2011 ACS

Source:

Travel Time

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

Table 45 - Travel Time

Data 2007-2011 ACS

Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

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

Table 46 - Educational Attainment by Employment Status

Data 2007-2011 ACS
Source:

Educational Attainment by Age

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

Table 47 - Educational Attainment by Age

Data 2007-2011 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

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

Table 48 – Median Earnings in the Past 12 Months

Data 2007-2011 ACS
Source:

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

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

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

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

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

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

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

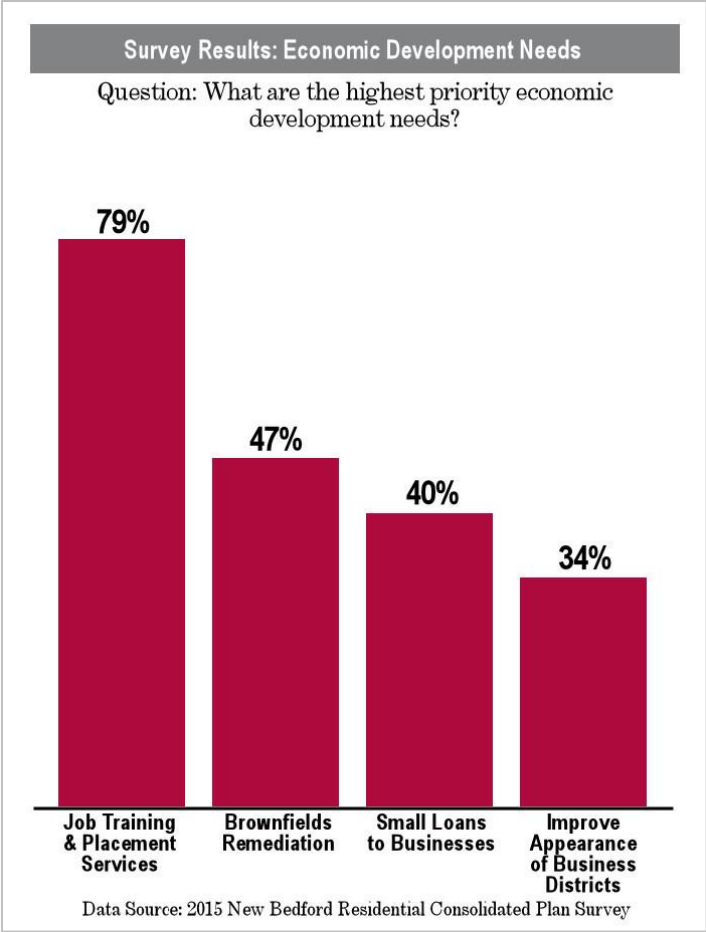
The (NBEDC) is partnering with Bristol Community College, New Bedford Immigrant's Assistance Center, and Old Bedford Village Development Corporation to support the New Bedford Wind Energy Center Initiative. The initiative will promote job training and placement, and employ a variety of community outreach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

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

Yes

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

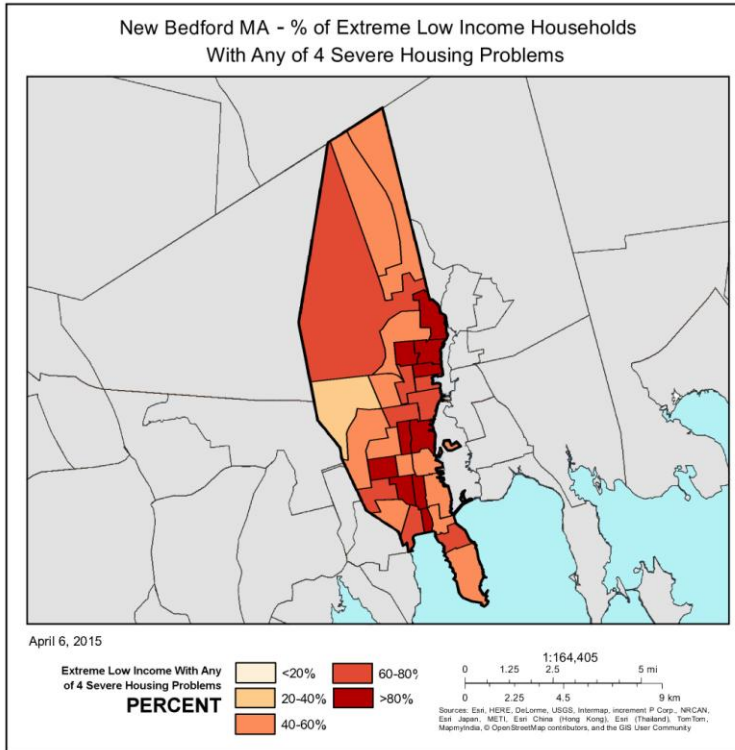
The CEDS, Growing the Economy of Southeastern Massachusetts, was prepared by the Southeastern Regional Economic Development District in 2014. The CEDS recommendations align with the City of New Bedford's priorities as outlined in the Consolidated Plan and other recent reports and plans. In particular,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



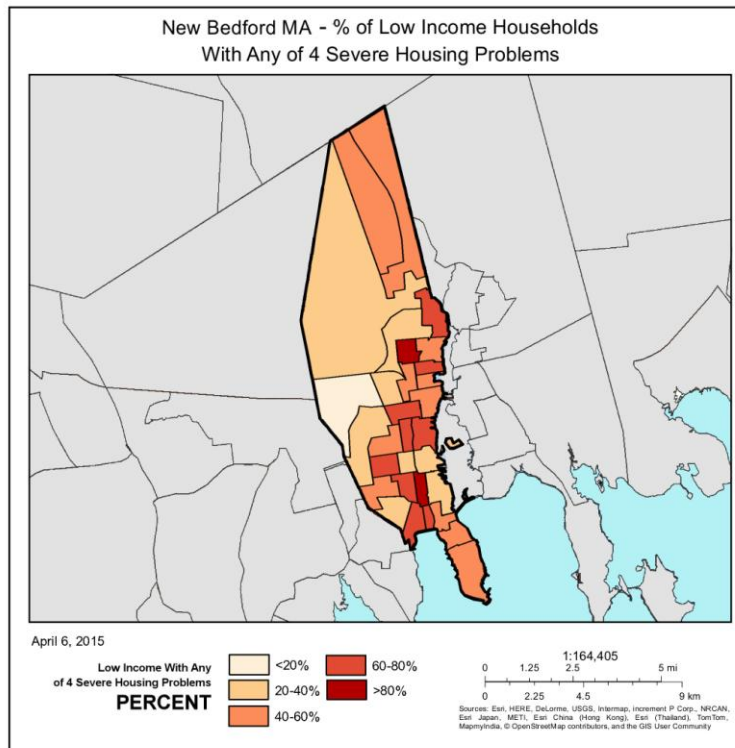
Survey Results: Economic Development

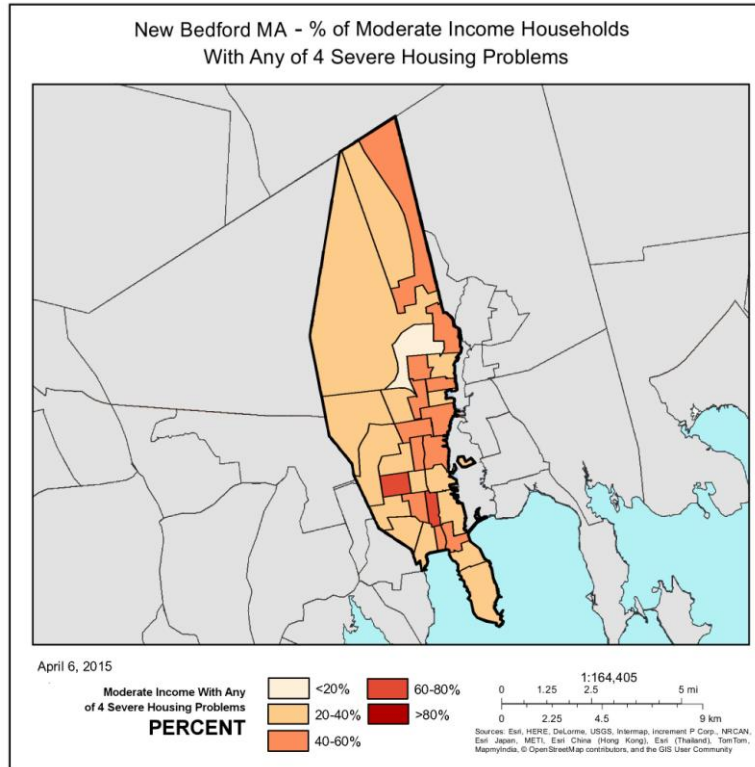
MA-50 Needs and Market Analysis Discussion

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

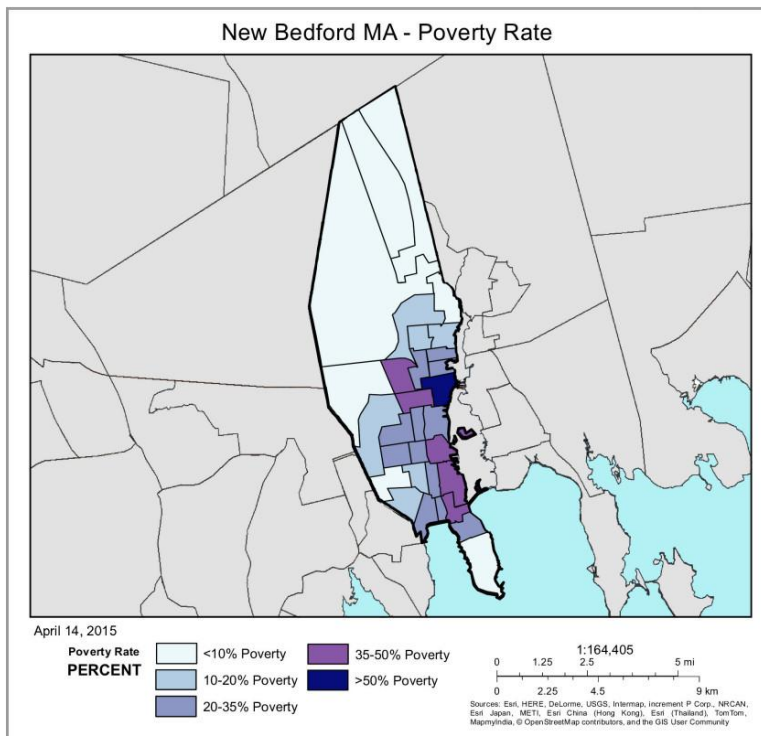
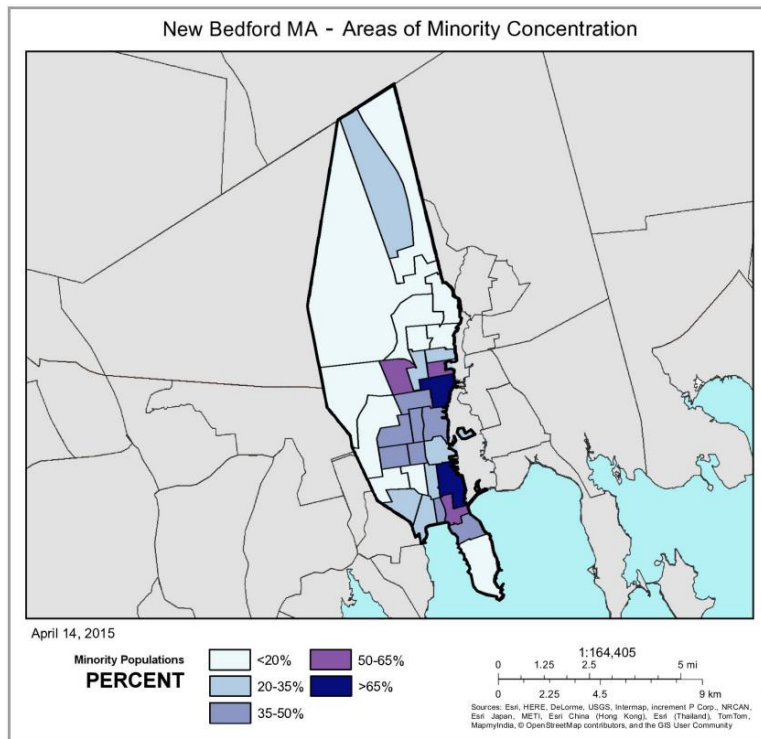


New Bedford, like many cities in America, has areas with concentrations of housing and social problems. During the preparation of New Bedford's Fair Housing Analysis of Impediments, areas with concentrations of housing problems, such as the incidence of lead based paint, and existence of housing cost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





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



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

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

The North End neighborhood has seen an investment of \$15 million to beautify and create better vehicular access to Acushnet Avenue and to assist with pedestrian and bikeway accessibility. The city is reviewing the current zoning in the area (as well as in the downtown and Goulart Square areas) and will implement form-based zoning that includes regulated design standards to ensure new development is consistent with neighborhood standards.

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

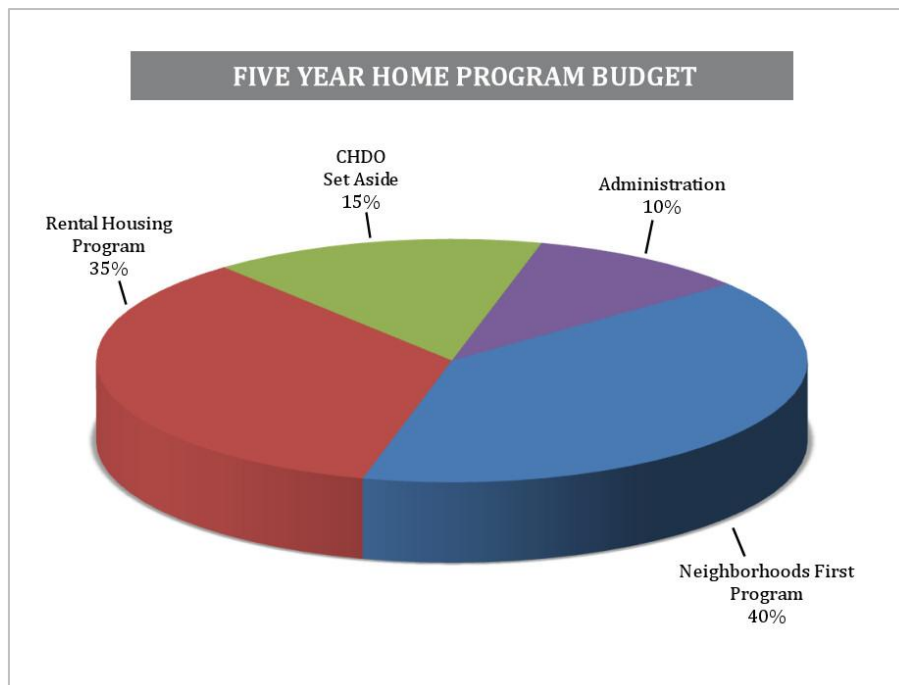
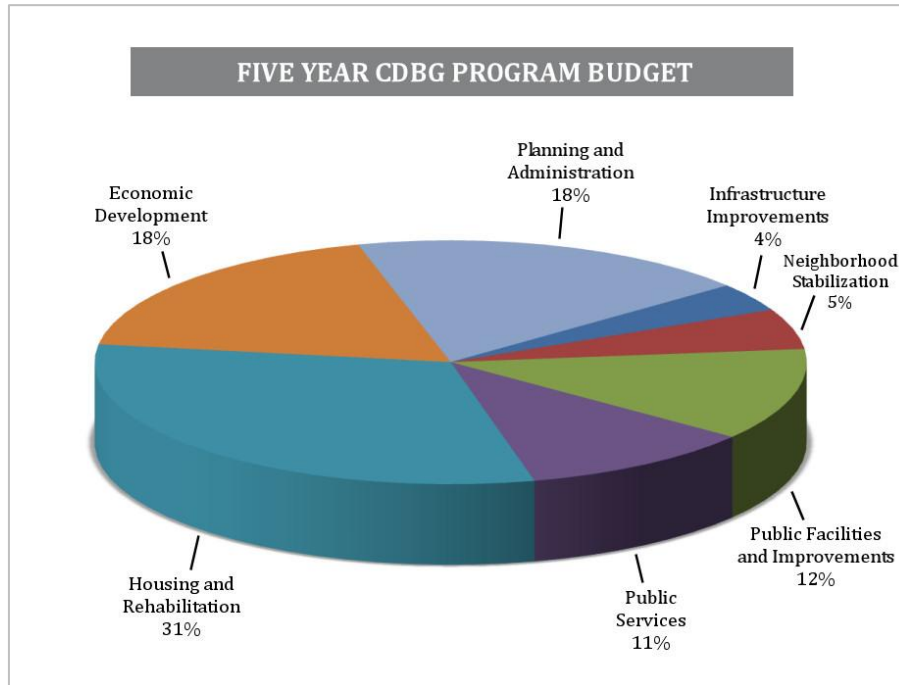
In addition to those priority needs detailed within the Needs Assessment, the Market Analysis presented investment opportunities in the area of Economic and Workforce Development. In New Bedford 2020, several citywide initiatives and targeted development districts are recommended. Consistent with these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

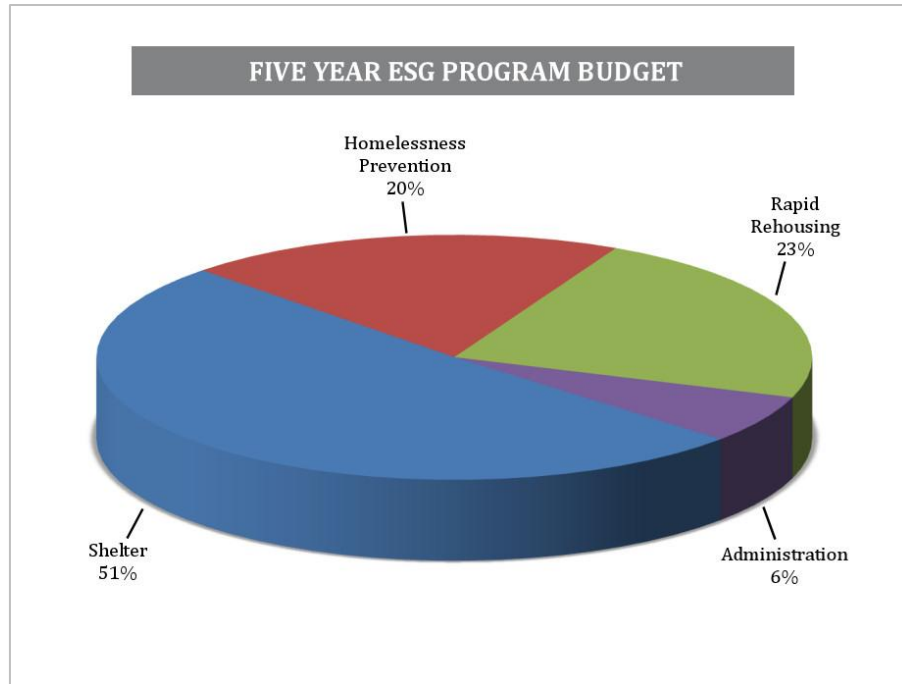
The Strategic Plan draws upon the Needs Assessment and Market Analysis data to generate programmatic goals that will guide investments in projects and programs during the five year Consolidated Plan period. The programmatic goals are as follows:

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

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

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





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

General Allocation Priorities

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

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

a. North End: Including most of census tract 7 and a four-block area in census tract 12, this area is bordered by Coggeshall Street to the south, Belleville Avenue to the east, Coffin Avenue to the north, and the Conrail tracks/Ashley Boulevard area to the west.

b. Acushnet Heights: Comprised mainly of census tract 13, this area is bordered by Maxfield Street to the south, Purchase Street to the east, Penniman Street to the north, and County Street to the west.

c. South Central: Comprised primarily of census tract 19, this area is bordered by Potomska Street to the south, Second Street to the east, Walnut Street to the north, and County and Pleasant Street to the west.

d. South First: Comprised mainly of census tract 26, this area is bordered by Cove Road and Grit Street to the south, Rodney French Boulevard and JFK Highway to the east, Potomska Street to the north, and County Street to the west.

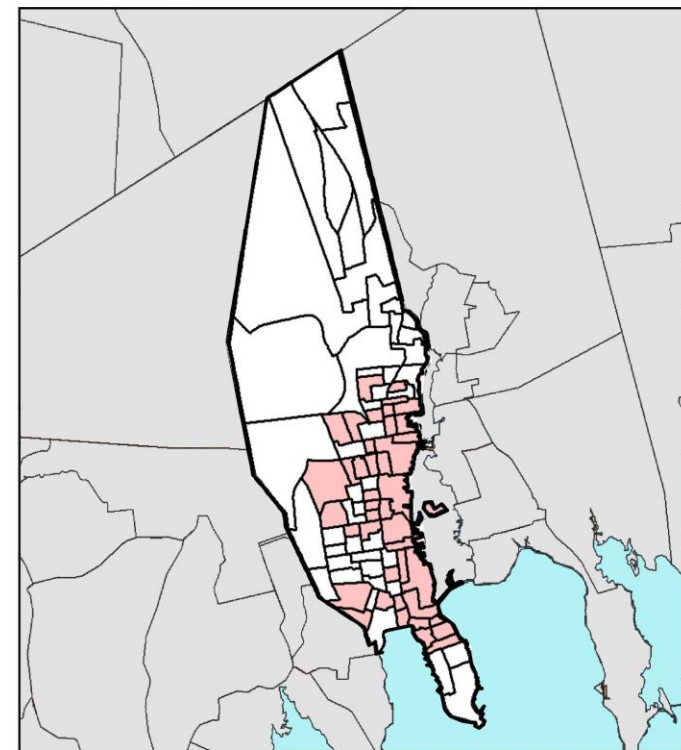
e. Cove Street: Including most of census tract 27 and a two-block area from census tract 26, this area is bordered by Mott Street to the south, East Rodney French Boulevard to the east, Cove Street to the north, and Brock Avenue to the west.

f. West End: Comprised of census tracts 14 and 17, this area is bordered by Chancery Street to the west, Campbell Street, to the north, Court Street to the south and County Street to the east.

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

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

New Bedford, MA - CDBG Low Mod Census Block Groups



March 16, 2015

CDBGGrantee
CDBG Eligible Census Block Group

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

CDBG Entitlement Areas

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

Priority Needs

Table 49 – Priority Needs Summary

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

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

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

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

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

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

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

Influence of Market Conditions

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

Table 50 – Influence of Market Conditions

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

Introduction

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

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

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,489,357	225,000	169,243	2,883,600	9,459,556	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Home-buyer assistance Home-owner rehab Multi-family rental new construction Multi-family rental rehab New construction for ownership TBRA	628,614	0	0	628,614	2,514,456	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	227,275		7910	235,185	909,100	

Table 51 - Anticipated Resources

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

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

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

State Affordable Housing Resources: Affordable housing developments are likely to utilize a variety of state housing resources including housing bond funds, state tax credits, historic tax credits and the Mass Rental Voucher program.

Federal Affordable Housing Resources: Affordable housing developments are likely to utilize low-income housing tax credits, historic tax credits, Housing Trust Funds, and Federal Home Loan Funds.

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

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

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

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

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

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

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

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

Discussion

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

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of New Bedford- Department of Planning, Housing & Community Development (DPHCD)	Government	Grantee/Administrator	Jurisdiction
Homeless Service Provider's Network (HSPN)	Government (ad-hoc)	Homeless strategies and services	Jurisdiction
New Bedford Housing Authority (NBHA)	Government	Public Housing	Jurisdiction

Table 52 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

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

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

Supportive Services			
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	

Table 53 - Homeless Prevention Services Summary

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

The City of New Bedford relies on one of three institutional entities to ensure the delivery of services to a range of individuals and families experiencing homelessness: its Department of Planning, Housing & Community Development (DPHCD), its continuum of care association known as the Homeless Service Provider's Network (HSPN) and its public housing authority. Both the DPHCD and New Bedford Housing Authority (NBHA) provide direct supports to those experiencing homelessness and those in danger of becoming homeless while the HSPN provides an array of services and resources in support of individuals, families, families with children, veterans and their families and unaccompanied youth. In addition to its direct programming, the DPHCD also provides both funding and technical assistance to non-profit agencies who, themselves, are direct service providers to those experiencing homelessness.

The existing institutional structure of the DPHCD has been developed and refined over years of successful operation. Through clearly defined roles and responsibilities within a collaborative working environment, the City's DPHCD has a delivery system capable of undertaking projects such as those that create new affordable housing, programs that provide housing assistance to help folks stay in their homes and prevent homelessness, and services to meet the priority needs of low and moderate income residents. While it can coordinate relevant city resources to ensure those experiencing homelessness are given maximum opportunities for safety (through police intervention and transports as part of street outreach), shelter (such as a cold weather shelter) and a way out of crisis (referrals to appropriate resources), part of DPHCD's responsibility has historically included oversight of the city's continuum of care which has not only been successful in coordinating the city's ongoing efforts to address and eliminate homelessness, but also in capturing critical data that helps in identifying systemic gaps so as to more appropriately direct limited resources and efforts.

With respect to ensuring folks get housed, the NBHA provides an important role in that they maintain the city's inventory of subsidized apartments and HAP vouchers. Although their resources are outpaced by the demand for housing, the NBHA is the single largest provider of affordable housing in the city.

Homeless service and public services are delivered through non-profit agencies through the HSPN, an organization that has demonstrated the capacity to achieve measurable outcomes and meaningful strides in providing direct services to individuals and families experiencing homelessness, including a multitude of subpopulations within that cohort. Supportive services vary

from agency to agency within the HSPN as does the intended ("targeted") recipients. Whether it is mental health counseling made available to families with children, veteran's services provided to vets or life skills for chronically homeless individuals and families, the agencies that comprise the HSPN work together to avoid systemic duplication while ensuring complete service coverage.

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

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

Strengths were identified as:

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

Gaps that the City is working to address include:

- Limited emergency shelter beds for homeless women and family shelter beds for families with children
- An inadequate supply of permanent housing targeted to homeless individuals and families, particularly housing that implements best practices such as the housing first model
- A scarcity of employment and training services for homeless individuals and families as well as a need to ensure that current employment-related services are responsive to the needs of homeless individuals and families
- -

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

The City of New Bedford is focused on addressing and overcoming the existing gaps within its institutional structure and service delivery system as follows:

- Work to increase emergency shelter beds for women and for families with children by both increasing the actual bed inventory but by also developing a more strategic approach to homelessness prevention and enhancing rapid rehousing efforts to ensure shorter stays and greater bed availability.
- Create detailed assessment of existing transitional housing programs to determine whether some/any can be converted to housing-first permanent housing units.

- Revisit partnership with local Workforce Investment Board (WIB) and other employment training programs and look for ways in which new approaches can benefit individuals and families dealing with the crisis of homelessness as well as those living in poverty.

In addition to these key areas, the city's institutional structure and service delivery system would benefit from enhanced coordination with the Commonwealth of Massachusetts in relation to the Commonwealth's placement of homeless families in hotels/motels. Massachusetts' current statewide placement system has created an undue burden on communities like New Bedford that have hotels/motels under State contract. The State's practice and its resulting influx of individuals and families in crisis situations places high demands on municipal services and non-profit service providers as well as creates additional challenges for those experiencing homelessness, themselves.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Action Step

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the Inventory of safe, Affordable Housing	2015	2019	Affordable Housing	Affordable Housing Housing Rehabilitation	HOME: \$1,673,770	Rental units rehabilitated: 50 Household Housing Unit Homeowner Housing Added: 30 Household Housing Unit
2	Improve the condition of Housing through Rehabilitation	2015	2019	Affordable Housing Non-Homeless Special Needs	Housing Rehabilitation	CDBG: \$3,200,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
3	Increase rate of homeownership through the provision of Home-buyer Assistance	2015	2019	Affordable Housing	Affordable Housing	CDBG: \$1,155,000	30 Direct Assistance
4	Expand Economic Development opportunities	2015	2019	Non-Housing Community Development	Economic Development	CDBG: \$2,585,000	Businesses assisted: 30 Businesses Assisted
5	Provide essential Public Services	2015	2019	Non-Homeless Special Needs	Public Services	CDBG \$1,500,000	Public Services Activities other than Low/Moderate Income Housing Benefit: 3000 persons

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
6	Improve availability and access to Public Facilities and Parks	2015	2019	Non-Housing Community Development	Public Facilities and Public Park Improvements	CDBG: \$1,711,028	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
7	Improve Public Infrastructure	2015	2019	Non-Housing Community Development	Public Infrastructure Improvements	CDBG: \$525,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
8	Increase the quality of life through Neighborhood Stabilization efforts	2015	2019	Non-Housing Community Development	Neighborhood Stabilization	CDBG: \$750,000	Buildings Demolished: 6 Buildings Housing Code Enforcement/Foreclosed Property Care: 15 Household Housing Unit
9	Decrease the incidence of Homelessness	2015	2019	Homeless	Homeless	ESG: \$1,064,285	Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 100 Persons Assisted
10	Planning and Administration	2015	2019	Planning and Administration	Planning and Administration	CDBG: \$2,570,000 HOME: \$3,143,000 ESG: \$80,000	Not Applicable

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the inventory of safe, affordable housing
	Goal Description	Development of affordable housing to meet existing demand for both homeownership and rental units.
2	Goal Name	Improve the condition of housing through rehabilitation
	Goal Description	Programs to improve the condition of New Bedford housing stock including but not limited to Existing Homeowner Rehabilitation, Emergency Repair program, Lead-based Paint program, and Housing Accessibility program.
3	Goal Name	Increase rate of homeownership through Homebuyer Assistance
	Goal Description	Affordable Housing
4	Goal Name	Expand economic development opportunities
	Goal Description	The city will provide support to the New Bedford Economic Development Council's programs.
5	Goal Name	Provide essential public services
	Goal Description	A range of service to low and moderate income persons.
6	Goal Name	Improve availability and access to public facilities and parks
	Goal Description	Investments to improve public facilities and public parks.
7	Goal Name	Improve public infrastructure
	Goal Description	Improvements to public infrastructure including street, sidewalks, commercial corridors.
8	Goal Name	Increase the quality of life through neighborhood stabilization efforts
	Goal Description	Programs designed to address blighting conditions and disinvestment including but not limited to code enforcement, tax taking properties and receiverships, clearance and demolition, community engagement and crime prevention.
9	Goal Name	Decrease the incidence of homelessness
	Goal Description	Provision of homeless prevention and assistance programs.
10	Goal Name	Planning and Administration
	Goal Description	Planning and Administration

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 91.315(b)(2)

The following section represents estimates of the number of extremely low-income, low-income, and moderate-income families which the City of New Bedford will provide affordable housing as defined HOME 91.315 (b)(2) through the use of CDBG and HOME funds. The City of New Bedford intends to continue using HOME funding to provide downpayment/closing cost assistance and gap financing to low- moderate-income families. HOME funds will be utilized to develop approximately 50 affordable rental units through scattered site which will leverage Low Income Housing Tax Credits. CDBG funds are anticipated to continue to be utilized to support housing rehabilitation geared towards extremely low income, low-income, and moderate-income homeowners. This is only an estimate as the City does not know what future funding allocations will be for CDBG and HOME.

Extremely low-income

CDBG/HOME funded Owner-Occupied Rehab Program- 25

HOME supported development of Rental Housing- 20

Low-income

CDBG funded Owner-Occupied Rehab Program- 25

HOME funded First-Time Homebuyer Program- 15

HOME supported development of Rental Housing- 30

Moderate-income

CDBG funded Owner-Occupied Rehab Program- 25

HOME funded First-Time Homebuyer Program- 20

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

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

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

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

Activities to Increase Resident Involvement

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

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

No

Plan to remove the 'troubled' designation

Not applicable.

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

Barriers to Affordable Housing

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

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

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

SP-60 Homelessness Strategy – 91.215(d)

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

The City of New Bedford predominantly relies upon its Homeless Services Provider Network (HSPN) in ensuring that individuals and families experiencing homelessness—whether sheltered or unsheltered—are heard and their needs understood and assessed. This is accomplished in three different ways:

1. **Direct engagement with residents within the shelter system as well as residents coming from episodic or chronic homelessness but who are presently housed in permanent supportive housing.** Intakes, evaluations, surveys and focus groups are but some of the ways in which service providers, and through them the HSPN, hear directly about what works, what doesn't and what needs may remain unaddressed in assisting those experiencing homelessness. This primary method is the most effective way in which the city can reach out, assess and assist this population.
2. **Ongoing communication with social workers and case managers within the HSPN.** Front line workers handling everything from emergency intake to permanent supportive housing are the secondary means by which the city can outreach to individuals and families experiencing homelessness. In addition, these social workers and case managers, by virtue of their work, are often the very best at providing clear snapshots as to systemic shortcomings that, when addressed, can more rapidly and comprehensively address individual and family needs.
3. **McKinney Vento Liaison through the New Bedford Public School System.** As a member of the local continuum of care and participant within the HSPN, New Bedford's McKinney Vento Liaison provides training to HSPN members around youth homelessness to ensure they are alert and well-trained to recognize homeless families outside of the school system and immediately engage with the family to assess their situation, and if need be, get them shelter and other appropriate services. The Liaison also provides critical direct services to students who are experiencing homelessness.

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

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

homelessness and assists in developing regional solutions. The goal of the regional task force is to create housing and employment options to help prevent and end youth homelessness.

Addressing the emergency and transitional housing needs of homeless persons

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

The City's Continuum of Care operates several emergency and transitional housing programs that are funded through federal and state resources. These programs provide comprehensive services including temporary shelter combined with extensive supportive services to homeless individuals and families with the goal to provide a support network to move them to permanent housing as quickly as possible. The current emergency shelter and transitional housing programs operating in the city offer temporary shelter to individuals, families, veterans, and victims of domestic violence.

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

The city's Continuum of Care as described in the previous section provides a comprehensive plan to transition homeless persons to permanent housing and independent living. Program and client specific comprehensive housing and services plan are integral to the path to move them into permanent housing as quickly as possible. Case management and housing placement services are provided to individuals, families, veterans and their families and unaccompanied youth.

The city in partnership with the CoC will continue to enhance existing and implement new strategies to increase housing placements. Efforts will include a new permanent housing project for youth who are not associated with the Foster Care system, new leasing programs targeted to the most vulnerable chronically homeless individuals, unaccompanied youth and families.

The city, the CoC and the Southcoast Regional Network have recently partnered to create a Veterans Subcommittee to work to implement strategies to systematically end veterans homeless. The subcommittee has worked with the Region One Hud Office to develop a Veterans Registry to identify homeless veterans and target direct services within the Bristol County network of Continuums.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of New Bedford's Homeless Services Provider Network has a long-standing Discharge Planning Committee that coordinates efforts to avoid homelessness for extremely low-income people being discharged by public funded institutions. The committee reviews established discharge protocols and maintains ongoing contact and coordination with points of discharge, such as the MA Department of Corrections, Sheriff's Department, Department of Mental Health as well as with mental health facilities, substance abuse treatment facilities, Department of Children and Families, and Department of Public Health and healthcare facilities. The committee has established written discharge policies specific to health care facilities, mental health facilities, foster care, other youth facilities and corrections programs and institutions. For example, the Greater New Bedford Community Health Center and the Southcoast Hospitals Group coordinate discharge efforts with the New Bedford CoC. The Southcoast hospital has created a new Health Promotion Advocate (HPA) to work specifically with hard to serve patients many of whom are homeless substance abusers. The HPA has been effectively connecting these individuals with services throughout the community. A second new resource available for the chronically homeless is the South Coast Reentry Collaborative Source, a community-based initiative that matches hard to serve individuals with volunteers who can provide them with intensive mentoring services, including help with locating housing and employment.

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

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

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

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

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

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

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

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

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

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

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

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

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

4. Work is to be performed by an appropriate party
5. De-leading activities are to be monitored to ensure compliance with federal and state laws
6. Project clearance must be obtained

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

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

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

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

New Directions, the job training provider for the City of New Bedford, provides extensive job training programs which offer employment counseling, job referral service, special assistance to veterans, youth, and persons with disabilities. Special emphasis has included a manufacturing job-training center. In addition, New Directions provides Welfare-to-work and School-to-work Programs that benefit those with low and extremely low/no incomes so as to break the cycle of poverty and strengthen the participant's ability to attain and retain a viable income.

In addition to job training and employment opportunities, struggling families are supported through youth programming including afterschool programs, recreation programs and affordable childcare. Targeted programs for elders, veterans, and domestic violence survivors, strengthen the safety net provided by mainstream services and provide prospects for participants to gain needed skills to ensure meaningful advancement and/or opportunities within the workforce.

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

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

The City of New Bedford has long realized that poverty—including its triggers, predictors and effects upon individuals and society--are interrelated. Addressing the employment, educational, housing, and health needs of struggling families is an essential part of a multi-faceted strategy to reducing poverty. Through strategic, coordinated investment within the areas where people in poverty are most likely to live and toward programming and resources which will be of greatest benefit to those living in poverty, the City of New Bedford's Consolidated Plan Priorities seek to enhance long-term systemic solutions that reduce the number of households living in poverty. Coordinated efforts include:

- Focus on economic growth and investment in high-poverty areas;
- Creation of affordable, quality housing;

- Investment in homeownership, which creates asset-building and personal wealth;
- Improvement in housing conditions often linked to poor health;
- Emphasis on identification and removal of barriers to education and employment; and,
- CDBG funding for family and youth supportive services such as childcare, afterschool programs, and recreation programs.

SP-80 Monitoring – 91.230

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

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

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

The DPHCD will conduct a Risk Analysis process to determine what programs will be selected for formal monitoring, and an on-site visit to ensure that all records are maintained in accordance with HUD guidelines. Measures will be taken to correct any inconsistent activities at the end of each formally monitored site visit to ensure total compliance with HUD guidelines.

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

In compliance with HOME regulations, DPHCD performs inspections of rental housing projects as required to ensure compliance with housing quality standards. To ensure compliance with rent and income restriction requirements of the HOME program, the DPHCD, on the anniversary date of each HOME-assisted rental housing project, requires the property owner to submit a HOME Rent and Income Occupancy Survey. In addition, the City will review and approve rents for HOME-assisted rental projects. For HOME rental projects with ten (10) or more HOME units, the City reviews the financial condition of projects and takes appropriate action if a problem is identified. The annual review of housing condition, income of occupants, and rents is completed during the contracted Period of Affordability.

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

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

Expected Resources

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

Introduction

The City of New Bedford anticipates receipt of Community Development Block Grant (CDBG) funds in the amount of approximately \$2,489,000 annually although in light of the pattern of annual federal reductions this amount is likely to diminish over time. To maximize the impact of the CDBG entitlement funds, the city expends general government funds, has aggressively and successfully secured significant grant funds, and encourages all partners and projects to leverage additional dollars.

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

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,489,357	225,000	169,243	2,883,600	9,957,428	Anticipated Resources are based upon an assumption of level funding. A reduction in Entitlement funding will necessitate revisions to allocations

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Home-owner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$628,614	0	0	\$628,614	\$2,514,456	Anticipated Resources are based upon an assumption of level funding. A reduction in Entitlement funding will necessitate revisions to allocations.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$227,275		\$7,910	\$235,185	\$909,100	Anticipated Resources are based upon an assumption of level funding. A reduction in Entitlement funding will necessitate revisions to allocations

Table 55 - Expected Resources – Priority Table

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

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

- **City General Funds:** The annual city budget commits resources for priority activities including Public Parks, Facilities, and Infrastructure, and the Health Department.
- **State Affordable Housing Resources:** Affordable housing developments are likely to utilize a variety of state housing resources including Housing Bond funds, State Tax Credits, Historic Tax Credits and the Mass Rental Voucher program.
- **Federal Affordable Housing Resources:** Affordable housing developments are likely to utilize Low-Income Housing Tax Credits, Historic Tax Credits, Housing Trust Funds, and Federal Home Loan Funds.
- **Philanthropy:** This includes private funding from national, state, and local funders including the United Way and private foundations, and private donors.
- **New Market Tax Credits (NMTC):** NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.
- **Section 8 Funds:** Section 8 is administered by the New Bedford Housing Authority and provides rental subsidies.
- **Continuum of Care Fund:** Project funds awarded to non-profit human service providers to assist in housing and services to homeless persons.

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

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

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

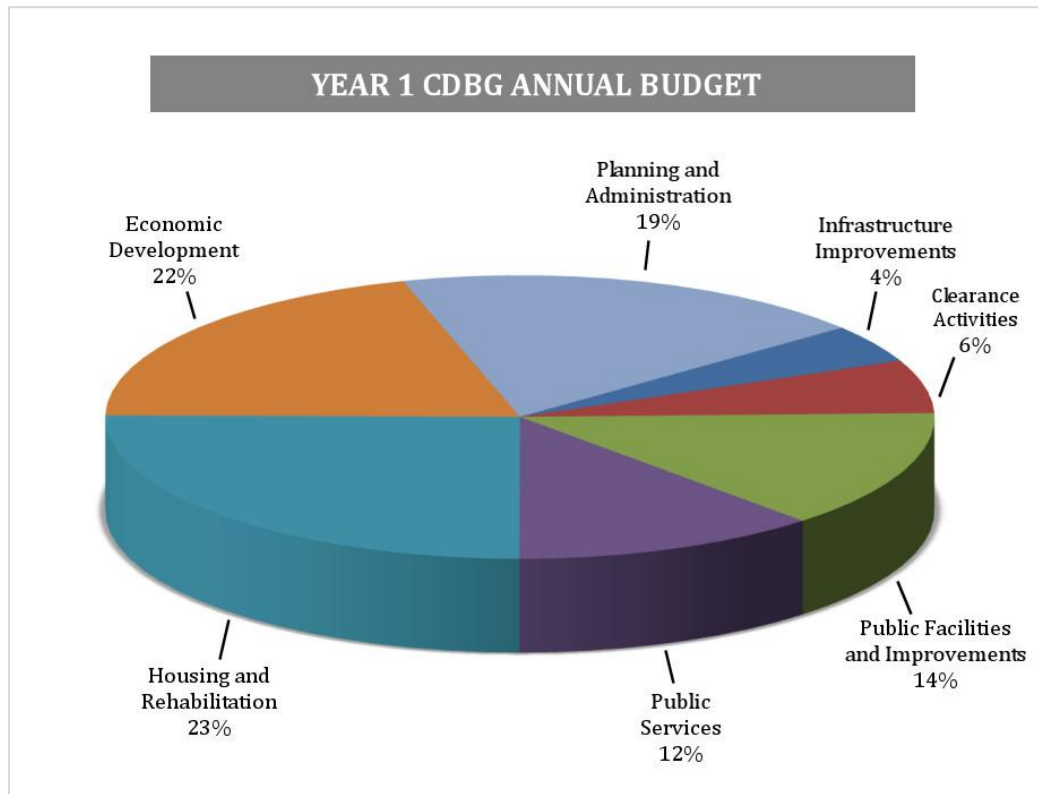
Publically owned land will be utilized in the furtherance of affordable housing development and to support the development of mini-parks and community gardens. Properties taken for back taxes may be used for housing redevelopment. Additionally, vacant city lots may be used for affordable in-fill housing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

Discussion

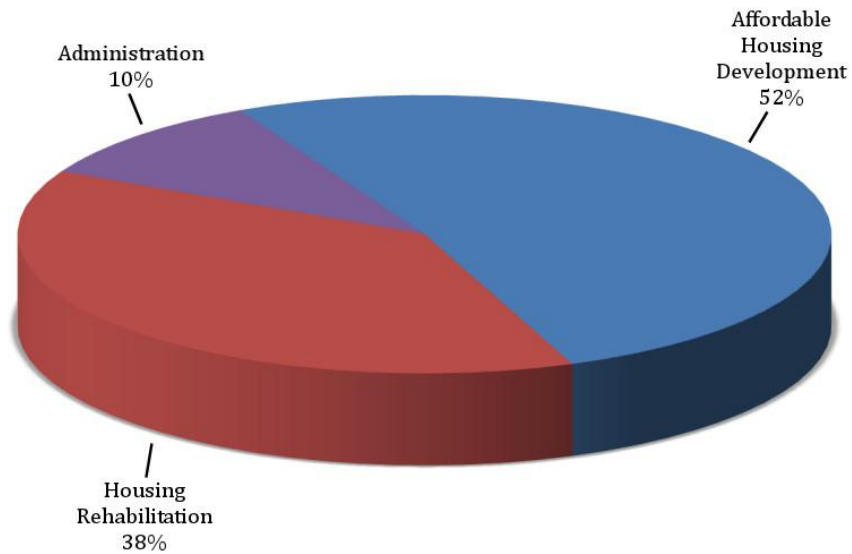
The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the resources available to meet those needs. The City of New Bedford's investments will leverage public and private funds to address the economic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

Annual Goals and Objectives

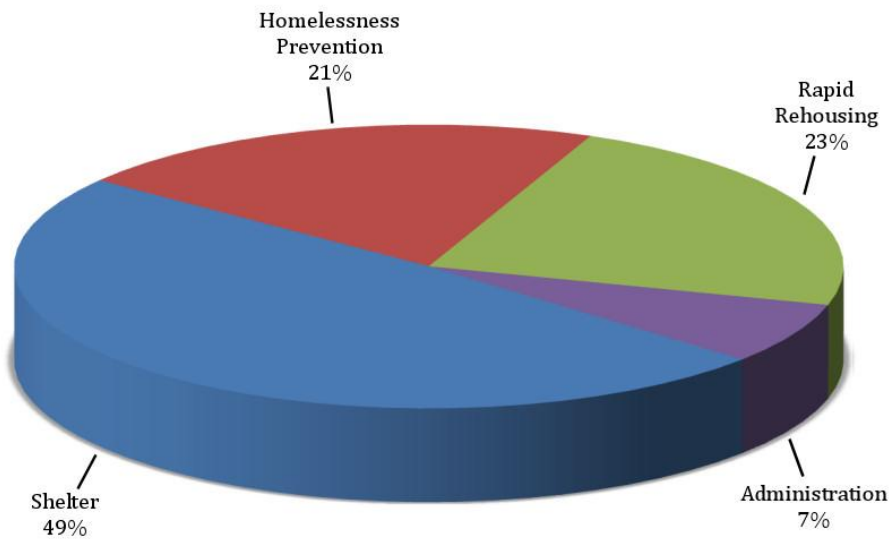
AP-20 Annual Goals and Objectives



YEAR 1 HOME ANNUAL BUDGET



YEAR 1 ESG ANNUAL BUDGET



Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2015	2019	Affordable Housing	Affordable Housing Housing Rehabilitation	HOME: \$325,753	Rental units rehabilitated: 20 Household Housing Unit
2	Housing Rehabilitation	2015	2019	Affordable Housing Non-Homeless Special Needs	Housing Rehabilitation	CDBG: \$675,000	Rental units rehabilitated: 12 Household Housing Units Homeowner Housing Rehabilitated: 20 Household Housing Units
3	Homebuyer Assistance	2015	2019		Affordable Housing	HOME: 240,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
4	Public Facilities and Park Improvements	2015	2019	Non-Housing Community Development	Public Facilities and Public Park Improvements	CDBG: \$389,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
5	Public Infrastructure	2015	2019	Non-Housing Community Development	Economic Development Public Infrastructure Improvements Neighborhood Stabilization	CDBG: \$125,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
6	Neighborhood Stabilization	2015	2019	Non-Housing Community Development		CDBG: \$175,000	Buildings Demolished: 5 Buildings
7	Economic Development	2015	2020	Non-Housing Community Development	Economic Development Neighborhood Stabilization	CDBG: \$634,700	Businesses assisted: 20 Businesses Assisted
8	Public Services	2015	2020	Non-Homeless Special Needs	Public Services	CDBG: \$344,400	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
9	Homeless Services	2015	2019	Homeless	Affordable Housing Homeless Services	ESG: \$218,723	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 5 Persons Assisted Homelessness Prevention: 10 Persons Assisted
10	Planning and Administration	2015	2019	Planning and Administration	Planning and Administration	CDBG: \$540,000 HOME \$62,861 ESG \$16,462	Not applicable

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	<p>Address the insufficient supply of decent, safe, affordable housing:</p> <ul style="list-style-type: none"> • through the provision of financing to affordable housing developers to support the acquisition and rehabilitation of residential units; • with support and funding to Community Housing Development Organizations (CHDOs) to undertake affordable housing projects;
2	Goal Name	Housing Rehabilitation
	Goal Description	<p>Operation of the following programs:</p> <ul style="list-style-type: none"> • Emergency Repair Program that restores and enhances the residential housing stock; reduce high energy costs; • De-leading Program • Housing Accessibility Program • Housing Rehabilitation
3	Goal Name	Homebuyer Assistance
	Goal Description	Provide downpayment and closing cost assistance, as well as rehabilitation assistance or gap financing to income-eligible residents.
4	Goal Name	Public Facilities and Park Improvements
	Goal Description	Public facility improvements including Ruth Street Playground, vacant-lot mini park program, CityWorks Mini Grants, Kennedy Donovan Center, Boys and Girls Club Improvements, and The Port Society Handicap Accessibility Project
5	Goal Name	Public Infrastructure
	Goal Description	Infrastructure including streetscape improvements/plantings and International Marketplace Neighborhood Improvements.

6	Goal Name	Neighborhood Stabilization
	Goal Description	Clearance, Demolition and Crime Reduction efforts
7	Goal Name	Economic Development
	Goal Description	Funding to support the New Bedford Economic Development Council's Economic Development Loan Fund and technical assistance program.
8	Goal Name	Public Services
	Goal Description	A range of public service activities to benefit low and moderate income households.
9	Goal Name	Homeless Services
	Goal Description	Provision of prevention and homeless assistance programs.
10	Goal Name	Planning and Administration
	Goal Description	Planning and Administration

Projects

AP-35 Projects – 91.220(d)

Introduction

In Year 1 of the Consolidated Plan, the City has allocated funding that addresses unmet priority need while continuing commitments to successful programs and multi-year initiatives. The HOME Rehabilitation program is a long-standing, successful effort that addresses a high need as identified in the Resident Needs Assessment -- safe, affordable housing. Similarly, the economic development programs and initiatives operated by the New Bedford Economic Development Council are indicative of the city's long-standing commitment to support local business growth. Public service activity programs are successful programs operated by the city and non-profit partner agencies. Public infrastructure and projects represent a continued commitment to improving public spaces.

Projects

#	Project Name
1	PUBLIC SERVICES
2	INFRASTRUCTURE IMPROVEMENTS
3	CLEARANCE ACTIVITIES
4	PUBLIC FACILITY & PLAYGROUND IMPROVEMENTS
5	HOUSING & REHAB PROJECTS
6	ECONOMIC DEVELOPMENT
7	PLANNING & ADMINISTRATION
8	HESG 15 - NEW BEDFORD
9	HOME ACTIVITIES
10	HOME ADMINISTRATION

Table 57 - Project Information

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

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

Programs that support improvements to public infrastructure, facilities, and parks represent a significant investment in the capital needs in low and moderate income neighborhoods.

AP-38 Project Summary

Project Summary Information

1	Project Name	PUBLIC SERVICES
	Target Area	City wide
	Goals Supported	Public Services Homeless Services
	Needs Addressed	Public Services Homeless Services
	Funding	CDBG: \$344,000
	Description	Funding of various public service agencies which serve the needs of the youth, elderly and LMI individuals.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	7,600 people
	Location Description	Citywide
	Planned Activities	Planned activities include Recreation & Social activities for individuals with disabilities (ACCESS, PSILL/Friends of SMEC), Summer art programs for youth (NBAM/Artworks!), Elderly services (Art Therapy, Coastline Elderly, Dept of Community Services), After school youth programs (Boys & Girls Club, Dennison Memorial, Dream Out Loud Center, NB Whaling Museum, North Star Learning Center, Team Builders, Trips for Kids, YWCA, Reel Serious, Recreation Dept, Junior Achievement), Housing services (South Coastal Counties Legal Services), Domestic Violence Prevention (NB Police Dept), Hunger relief (United Way) and Immigrant Services (Immigrants Assistance Center)
2	Project Name	INFRASTRUCTURE IMPROVEMENTS
	Target Area	CDBG eligible areas
	Goals Supported	Public Infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$125,000
	Description	INFRASTRUCTURE IMPROVEMENTS THROUGHOUT THE CITY OF NEW BEDFORD

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5,000 people will benefit
	Location Description	ACUSHNET AVENUE / Citywide
	Planned Activities	IMPROVEMENTS TO THE INTERNATIONAL MARKETPLACE NEIGHBORHOOD; PLANTING OF TREES IN LMI AREAS
3	Project Name	CLEARANCE ACTIVITIES
	Target Area	CDBG eligible areas
	Goals Supported	Neighborhood Stabilization
	Needs Addressed	Neighborhood Stabilization
	Funding	CDBG: \$175,000
	Description	demolitions to clean up spot blight areas around the City of New Bedford
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	2,500 persons
	Location Description	Blighted areas throughout the City
	Planned Activities	Demolition of unsafe, blighted structures
4	Project Name	PUBLIC FACILITY & PLAYGROUND IMPROVEMENTS
	Target Area	CDBG eligible areas
	Goals Supported	Public Facilities and Park Improvements
	Needs Addressed	Public Facilities and Public Park Improvements
	Funding	CDBG: \$389,500
	Description	Improvements to parks, playground, vacant lots and public facilities
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	approximately 4000 people will benefit
	Location Description	385 County Street, Ruth Street Park, 15 Johnny Cake Hill, 166 jenney Street

5	Planned Activities	Improvements at various vacant lots, acquisition assistance of the Kennedy Donovan Building, Heating system rehab at the Boys and Girls Club, Ruth Street Playground improvements
	Project Name	HOUSING & REHAB PROJECTS
	Target Area	City-wide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$675,000
	Description	FUNDING FOR HOUSING & REHAB PROJECTS ADMINISTERED BY THE OFFICE OF HOUSING & COMMUNITY DEVELOPMENT
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 households will benefit
	Location Description	City-wide
6	Planned Activities	Rehab projects to assist units, tenants and homeowners with handicapped accessibility, deleading, emergency repairs and service delivery.
	Project Name	ECONOMIC DEVELOPMENT
	Target Area	City-wide
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$634,700
	Description	Economic Development Activities for business assistance and job creation/retention.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	job creation/retention for 16 individuals. 20 businesses assisted with storefront grants
	Location Description	608 Pleasant Street 693 Purchase Street
	Planned Activities	storefront assistance for businesses and economic development loans for the purposes of job creation/retention.

7	Project Name	PLANNING & ADMINISTRATION
	Target Area	Not applicable
	Goals Supported	Not applicable
	Needs Addressed	Not applicable
	Funding	CDBG: \$540,000; HOME \$62,861; ESG \$16,462
	Description	administration & planning associated with the Entitlement programs
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	608 Pleasant Street New Bedford MA 02740
	Planned Activities	administration of programs, action plan, neighborhood planning, etc
8	Project Name	HESG 15 - NEW BEDFORD
	Target Area	City-wide
	Goals Supported	Homeless Services
	Needs Addressed	Homeless Services
	Funding	218,723
	Description	Emergency Solutions Grant programs to assist with Rapid rehousing, Homeless Prevention,
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	985 people will be served
	Location Description	City wide
	Planned Activities	shelter operation support, homeless prevention and rapid rehousing activities.
9	Project Name	HOME ACTIVITIES
	Target Area	City-wide
	Goals Supported	Affordable Housing Development Housing Rehabilitation Homebuyer Assistance

	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	HOME: \$565,753
	Description	HOME FUNDED HOUSING ACTIVITIES
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	22 households will benefit
	Location Description	608 Pleasant Street New Bedford MA
	Planned Activities	DOWNPAYMENT AND CLOSING COST ASSISTANCE, HOMEOWNERSHIP and RENTAL HOUSING,

AP-50 Geographic Distribution – 91.220(f)

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

Rationale for the priorities for allocating investments geographically

The city will continue to direct federal resources, to the greatest extent possible, to areas with the greatest concentrations of low and moderate income populations. The basis for allocations of federal resources identified in this plan was predicated upon a comprehensive analysis, needs assessment and extensive public outreach further described in this document to identify priority categories and geographic preferences to meet the priority needs of the community.

Discussion

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 target significant assistance to those areas found to be the most economically and physically distressed in the city. 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. 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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

The city's affordable rental housing pipeline projects include at this time: a nineteen unit Veterans Housing project, the renovation of a historic property into seven units, two of which will be affordable, the Verdean Gardens—a seventy unit moderate rehab—and a one hundred ten unit mixed-income development that is slated to include seventy affordable units. Due to the nature of these projects and complexity of financing, these projects are likely to be completed in FY 2016 and 2017.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	19
Total	19

Table 58 - One Year Goals for Affordable Housing by Support Requirement

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

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The New Bedford Housing Authority (NBHA) is the public housing authority for the city of New Bedford. Founded in 1938, NBHA continues to be an integral part of the fabric of the city. With close to 1,650 federal public housing units and 850 state aided units, NBHA services over 6,000 individuals by providing safe, well maintained, and affordable housing units. In addition, NBHA administers nearly 1,800 federally-funded rental vouchers through HUD's Voucher Choice Program.

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

During the Action Plan period, the New Bedford Housing Authority (NBHA) will utilize its capital improvement and modernization funds and agency resources to improve the physical condition of its housing stock. The NBHA has defined the following as priorities for the restoration and revitalization of public housing units:

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

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

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

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

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

NA

Discussion

See discussions above

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

Introduction

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

The HSPN, particularly in connection with member agency Catholic Social Services, is in the process of establishing and operating a centralized coordinated intake and assessment system. The system is designed to provide an initial comprehensive assessment of the needs of individuals and families at numerous points of entry. Participating providers are able to ensure the assessment tool is the best to direct persons to the most appropriate services, resulting in the most effective outcomes. As a first step, a pilot coordinated intake and assessment phase has begun for families experiencing homelessness.

"A priority of the HSPN and New Bedford's 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."

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of New Bedford has two (2) dedicated emergency 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 individuals and families experiencing homelessness. A priority of the HSPN and New Bedford's 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 rehousing programs.

Helping homeless persons (especially chronically homeless individuals and families,

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

The city will continue to target Emergency Solutions Grant (ESG) funds to support the prevention of homelessness to keep those households at risk of becoming homeless, stably housed and adoption of best practice rapid re-housing activities to help move homeless persons into permanent housing.

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

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

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

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

Discussion

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

7. Prevent homelessness for both individuals and families experiencing either episodic or chronic homelessness;
8. Expand the supply of permanent supportive housing targeted to homeless individuals and families;
9. Improve the existing network of emergency shelter and transitional housing;

10. Improve coordination and collaboration among homeless providers to meet the needs of emerging homeless subpopulations;
11. Expand employment opportunities and employment-related services for homeless individuals and families; and,
12. Improve access to mainstream resources for homeless individuals and families.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

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

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

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

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

Discussion:

The OHCD is working cooperatively with private developers, non-profit developers and community groups in developing initiatives for new affordable housing including utilizing the Low Income Housing Tax Credit (LIHTC) program and other available programs whenever possible, throughout the city.

AP-85 Other Actions – 91.220(k)

Introduction:

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

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

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

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

In addition, the city will insure compliance with MA lead laws on all homebuyer assistance and developer-driven projects, homeowner and rental.

Actions planned to reduce the number of poverty-level families

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

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

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

Actions planned to develop institutional structure

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

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

The city benefits from a strong network of New Bedford-based providers as well as a network of regional housing and human services providers. The city will continue to be actively engaged in regional workforce initiatives and the New Bedford-Fall River partnership. The Homeless Service Provider Network will continue to be actively supported by the DPHCD.

Discussion:

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

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

The City receives CDBG and HOME funds on an annual basis. In addition, the City receives Program Income throughout the year. The City invests these funds into eligible projects as detailed within the Consolidated Plan and corresponding Annual Action Plan.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	225,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	225,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00% 2015,16, 17

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

The City of New Bedford will only use the forms of investments identified in Section 92.205

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

The City's Recapture Provisions are located with the Grantee Appendices

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

The Community Development Department utilizes a Note, recordable Mortgage, and Deed Restriction to secure the HOME investment.

As long as the Borrower remains in compliance with the terms of this Note, the Mortgage, the Loan Agreement and the Affordable If the HOME-assisted homebuyer fails to occupy the unit as his or her principal residence (i.e., unit is rented or vacant), or the home was sold or otherwise transferred during the period of affordability and the applicable recapture provision was not enforced, then the project will be considered in noncompliance. Housing Restriction (collectively "The Loan Documents"), the HOME loan will be forgiven once the affordability period is complete.

- 4. 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 does not intend to use HOME funds to refinance existing debt.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

- 1. Include written standards for providing ESG assistance (may include as attachment)**
Attached.

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

Catholic Social Services began providing coordinated assessment/centralized intake for several continuums including the New Bedford CoC in late 2014. This initiative has begun as a pilot program for families, only. Attached please find standards and an operational framework as a reference/resource for you, should you need greater detail.

- 3. 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 ESG award process mirrors the CDBG process both chronologically and functionally. Public notices announce the availability of funding and series of public meetings, an RFP is issued, applications are solicited and evaluated against specific criteria and a draft Draft Plan is developed that includes proposed activities/funding levels. Following the 30 day public comment period the City Council takes action to adopt the Action Plan. A technical workshop is conducted to advise/assist subrecipients and a subrecipient agreement is executed by the receiving entity and the city. Award years begin July 1st and conclude June 30th The entire process rendered transparent thanks to the engagement of a community participation plan.

- 4. 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 New Bedford CoC does meet the homeless participation requirement articulated in 24 CFR 576.405(a) and additionally welcomes homeless and formerly homeless individuals through referring member agencies. In addition, the city is reviewing its ESG subrecipient agreement template and assessing how it might incorporate a standard requiring or requesting subrecipients to involve homeless/formerly homeless in meaningful operational decision-making.

- 5. Describe performance standards for evaluating ESG.**

Performance standards are included within the ESG subrecipient agreement. A copy of last fiscal year's template is attached. See Section I (E) for relevant performance monitoring.

Appendix

Alternate/Local Data Sources

1	Data Source Name Largest 200 Employers in New Bedford NECTA
	List the name of the organization or individual who originated the data set. Executive Office of Labor and Workforce Development
	Provide a brief summary of the data set. A list of the 200 top employers in the New Bedford NECTA
	What was the purpose for developing this data set? The HUD data is incomplete so another data source was identified.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is compiled by Infogroup and should be comprehensive.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2014
	What is the status of the data set (complete, in progress, or planned)? The data set is complete.
	2
List the name of the organization or individual who originated the data set.	
Provide a brief summary of the data set.	
What was the purpose for developing this data set?	
Provide the year (and optionally month, or month and day) for when the data was collected.	

	<p>Briefly describe the methodology for the data collection.</p> <p>The Annual Point-in-Time count consists of data collected on the sheltered and unsheltered homeless population. Sheltered homeless include those occupying shelter beds on the night of the count. Data on the demographics of people in shelters comes from the HMIS system where possible as well as directly from providers that are not using HMIS. Unsheltered homeless are counted by direct observation, and volunteers canvas the City by car and on foot during the chosen night. A large subset of the unsheltered population is also interviewed,.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The point-in-time seeks to cover all of the sheltered and unsheltered homeless population on the chosen night.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>This information is included in the MA-30 analysis.</p>

Citizen Participation



City of New Bedford, Massachusetts

Mayor Jon Mitchell

Office of Housing & Community Development
Patrick J. Sullivan, Director



Community Forums

**Your opportunity to speak up about how we
should spend federal money to improve the City!**



As part of its five year Consolidated Planning Process and its Annual Action Plan, the City of New Bedford's Office of Housing & Community Development is hosting three public meetings in December and January to discuss the federal funding that the City receives as an entitlement under the Community Development Block Grant, Emergency Solutions Grant and HOME Programs.

These meetings will briefly explain these programs and provide you with an opportunity to discuss your ideas about how these limited federal funds could be used to serve the needs of New Bedford residents, particularly those of low and moderate incomes over the next five years.

If you are unable to attend one of our Community Forums, please make Your Voice Heard by taking our survey online: <http://www.newbedford-ma.gov/community-development/>

December 9th	New Bedford Public Library, Main Branch	6pm—7.30pm
	(This meeting will focus on the 5-Year Con Plan—Needs & Priorities Process)	
January 13th	Carney Academy 247 Elm Street	6pm—7.30pm
	(This meeting will focus on the 5-Year Con Plan –Needs & Priorities Process)	
January 14th	Office of Housing & CD, 608 Pleasant Street	6pm—7.30pm
	(This meeting will focus on the Annual Action Plan Process & Proposal funding)	

Information will be made available in alternative formats upon request by contacting OHCD at 508.979.1500. Requests for disability-related modifications or accommodations required to facilitate meeting participation, including requests for auxiliary aids, services or interpreters, require different lead times, ranging from five business days to two weeks. Please keep this in mind and provide as much advance notice as possible in order to ensure availability. Assistive Listening Devices (ALDs) are available in upon request.

COMMUNITY DEVELOPMENT  **HOUSING**  **ECONOMIC DEVELOPMENT**

For more information please contact: Joseph Maia, Community Development Coordinator
Office of Housing & Community Development
jose.maia@newbedford-ma.gov
508.979.1500 or 508.979.1581

What is the Consolidated Plan?

The Consolidated Plan is created every five years and assists the City to determine community needs. The planning process to create the Consolidated Plan serves as the framework for a community-wide dialogue to identify housing, economic, and community development priorities.

The federal funds included in the Consolidated Plan are:

- * HOME Investment Partnerships Program
- * Emergency Solutions Grant (ESG) and
- * Community Development Block Grants (CDBG)

Why is this Important to You?

These federal programs have limited funding. There is more need within our communities than available funding. The City must determine how to use these funds to achieve the biggest public benefit and, when you Make Your Voice Heard, you are helping City leaders prioritize spending.

Eligible uses of these federal program funds include: improvements to facilities that serve low and moderate income (LMI) families and individuals; improvements to public infrastructure in LMI neighborhoods; provision of public services; economic development assistance; and projects that increase access to affordable housing and address homelessness. Things like: senior centers, park, beaches and recreational facilities, accessibility improvements for public facilities, cleanup of contaminated sites, food banks, business expansion and storefront improvements, etc.

What is low and moderate income (LMI)? LMI refers to individuals and families with incomes below 80 percent of the area median income.

What if I Cannot Attend a Meeting?

If you are unable to attend one of our Community Forums, please Make Your Voice Heard by taking our quick survey online: <http://www.newbedford-ma.gov/community-development/>

If you have questions or need paper copies of our survey, contact:

Joseph Maia at 508.979.1500 or jose.maia@newbedford-ma.gov

or

Patrick Sullivan at 508.979.1500 or patrick.sullivan@newbedford-ma.gov.





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NEW BEDFORD

New Bedford seeking public opinion on 5-year plan



By Curt Brown
cbrown@s-t.com

Posted Nov. 4, 2014 @ 2:01 am

NEW BEDFORD — The city's Office of Housing and Community Development is preparing its five-year consolidated plan for housing, community and economic development as a framework for the city's future needs.

Every community in the U.S. is required by the federal government to prepare a plan, which will cover 2015 to 2019, according to Joseph M. Maia, Community Development coordinator.

The plan becomes the outline for what kind of activities, programs and services HCD will perform in New Bedford for the next five years, he said.

Maia attended the Cove Street Neighborhood Association's meeting Monday night to discuss the plan as well as announce some public meetings.

Why are these meetings important and when are they?

"We need the community and the public to tell us what they need in their neighborhood and the city," Maia said. "We want the plan to be organically grown by the community."

The first meeting is 6 p.m. Dec. 9 on the third floor of the main library downtown. The second meeting is at 6 p.m. Jan. 13 at Carney Academy. Survey forms are also available on the HCD's website.

What does the HCD money buy?

Infrastructure improvements or a public park, Maia said. Also, housing rehabilitation such as boiler replacements, roof repairs and providing handicap accessibility, and senior center programs and recreational activities.

Is there a caveat?

Yes. All the funds must be used to benefit low to moderate income people, he said.

Has anything changed?

Yes. Based on the last census, the number of low to moderate income people in New Bedford dropped from 61 percent to 49 percent, he said. If the percentage was 51 percent or higher, the entire city would be declared low to moderate level in accordance with federal guidelines.

As a result, HCD is prohibited from doing somethings such as sidewalk repairs in the city, he said.

» **Comment or view comments**

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• Berkley, Massachusetts - \$119,900 - Fantastic lot in rural Berkley and just minutes to highway. Treed lot with stone walls. Make your offer now and Seller will perc this fall when...

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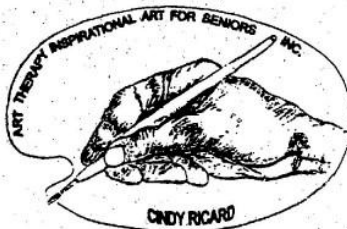
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11/4/2014



Art Therapy Inspirational Art For Seniors Inc.
P.O. Box 61325 - New Bedford, MA 02746-0325

5-19-15

Executive Director, Patrick Sullivan

The Office of Housing and Community Development, CDBG has funded and helped hundreds of senior citizens in the Art Therapy Inspirational Art for Seniors, program. The senior citizens that participate in the program have developed a special skill in the Arts. Most of the senior artists have a low to moderate income and could never be able to participate in this program without the support of CDBG. This program gives our senior's self confidence and a sense of pride by accomplishing wonderful works of art. By their involvement, they develop a sense of accomplishment and pride.

Art Therapy Inspirational Art for Seniors, Inc. would like to thank CDBG for their support and help in this program and making the senior citizen a generation that can be proud of their legacy that they will leave for generations to come.

Sincerely,

**Cindy Ricard
President/Director**

Community Action for Better Housing

1600 Bay St., Fall River, MA 02740

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

Dear Mr. Sullivan,

I am writing to express the support of Community Action for Better Housing for the New Bedford Office of Community Development's Fiscal Year 2015-2020 Action Plan and certifications, regarding the Community Development Block grant (CDBG) Program as well as the Emergency Shelter Grant (ESG) Program.

I have reviewed both the Draft Action Plan and I would like to use this public comment period to provide feedback on how the Office of Housing and Community Development and HOME and Community Development funds has assisted Community Action for Better Housing and the residents of New Bedford.

The Action Plan identifies with the city's five year plan and addresses the priorities and objective that are outlined in it. The Office of Community Development has always worked with not-for-profit agencies and has used the opportunity to appraise itself of the needs of the various peoples that comprise our city. The relationship has always been respectful and supportive and, as a direct result, many public service and homeless needs have been addressed to improve the quality of life for our citizens.

As a recipient of HOME and Community Development funds, Community Action for Better Housing has worked closely with the New Bedford Office of Community Development, implementing a multitude of projects to assist the low-income residents of the City of New Bedford. We believe that the plan continues this commitment to the poor and would like to offer our support

Sincerely,

Arlene McNamee



DEPARTMENT OF COMMUNITY SERVICES
COUNCIL ON AGING DIVISION

CITY OF NEW BEDFORD
JONATHAN F. MITCHELL, MAYOR

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

May 27, 2015

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

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

Dear Mr. Patrick Sullivan:

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

As a representative for the Council on Aging Board of Directors and the New Bedford Council on Aging, I have reviewed the Draft FY 2015-2020 Five-Year Consolidated Plan and FY 2015 One-Year Annual Action Plan and was very pleased by what I saw. I am certain that this was an incredible amount of work to put this together. The funding that Community Development provides to us and neighboring agencies are lifelines to the community. These funds continue to help to develop recreational and therapeutic programming for our city's Senior population. These programs continue to keep our elder population engaged and allow them the opportunity to continue to be contributing members to the society of New Bedford as a whole.

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

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

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

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

Sincerely

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

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

Cc: Council on Aging Board
Cynthia Wallquist

SENIOR TRAVEL
PROGRAM



1646 Purchase Street, New Bedford, MA 02740

May 21, 2015

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

Letter of Support

Dear Mr. Sullivan:

Coastline Elderly Services, Inc. is pleased to lend its support to the Office of Housing and Community Development on the FT 2015-2020 Five Year Consolidated Plan and FY 2015 One-Year Annual Action Plan. Coastline has had the opportunity to review these Plans which clearly demonstrates the city's commitment in ensuring that services and programs are able to assist many individuals throughout the City of New Bedford.

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

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

Sincerely,

Paula Shiner
Chief Executive Officer

Telephone: 508.999.6400 • 1.800.243.4636 • Fax: 508.993.6510

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

May 26, 2015

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

Dear Mr. Sullivan,

I am writing to express the support of Catholic Social Services for the New Bedford Office of Community Development's Fiscal Year FY 2015-2020 Action Plan and certifications, regarding the Community Development Block grant (CDBG) Program as well as the Emergency Shelter Grant (ESG) Program.

I have reviewed both the Draft Action Plan and I would like to use this public comment period to provide feedback on how the Office of Housing and Community Development and ESG funds has assisted Catholic Social Services and the residents of New Bedford .

The Action Plan identifies with the city's five year plan and addresses the priorities and objective that are outlined in it. The Office of Community Development has always worked with not- for-profit agencies and has used the opportunity to appraise itself of the needs of the various peoples that comprise our city. The relationship has always been respectful and supportive and, as a direct result, many public service and homeless needs have been addressed to improve the quality of life for our citizens.

As a recipient of ESG funds, Catholic Social Services has worked closely with the New Bedford Office of Community Development, implementing a multitude of projects to assist the low-income residents of the City of New Bedford. We believe that the plan continues this commitment to the poor and would like to offer our support.



NorthStar Learning Centers, Inc.

NorthStar Learning Centers, Inc.

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

**Executive Director's
Office:**

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

**Business Office and
Enrollment:**

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

**Early Childhood
Centers:**

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

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

**SCHOONER School Age
Program:**

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

**Youth and Adolescent
Services:**

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

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

**Primary Community
Partners:**

New Bedford Public Schools
Massachusetts 21st Century
Community Learning Centers

May 27, 2015

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

Dear Mr. Sullivan:

I have had the opportunity to review the Draft Action Plan for submission to HUD and would like to use this window for public comment to offer my feedback from two vantage points—(1) as an involved city resident with a personal stake in community revitalization efforts for the benefit of my family and (2) as the head of NorthStar Learning Centers, a New Bedford-based, state-certified *minority nonprofit organization* that grew out of local community action to address the needs of underserved cultural communities residing in the city. From both perspectives, I believe that the Action Plan shows how the City of New Bedford is responding to the needs specified in its five-year FY2015-2020 Consolidated Plan.

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

In short, both as a New Bedford resident and as a community-based human service provider, I believe that the Draft Action Plan closely reflects the substance and the spirit of the five-year Consolidated Plan. Thank you for the chance to give feedback.

Sincerely,

Maria A. Rosario
Executive Director



CITY OF NEW BEDFORD

PARKS, RECREATION & BEACHES

JONATHAN F. MITCHELL, MAYOR



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

May 18, 2015

Dear Patrick,

I am writing to support the FY14 Community Development Block Grant (CDBG) Program and the Emergency Solutions Grant (ESG) Program Action Plan for the City of New Bedford. The New Bedford Office of Housing & Community Development's Non-Housing Objectives support and promote vital community-based public services by serving low and moderate income and at risk persons, households and special needs populations. The funding provided by CDBG allows us to deliver services to this community in underserved areas and services.

Funding provided to us for recreational programs for city residents allows us to provide after school programs at two schools in New Bedford with low to very low income populations meeting a vital community need for supervised out of school time educational opportunities. The Kennedy Summer Day Program provides this service during the summer months with additional CDBG funds. CDBG funds also allow us to provide summer food to at risk children and youth in the city by providing funds to employ youth to deliver the food and recreation activities in city parks and other sites. This summer jobs program helps to meet the identified need for job training and readiness programs for city residents which also provides much needed income for families and.

We are blessed to have this funding in our City providing much needed revenue for public services and infrastructure improvements that enhance the quality of life for all City residents. The OHCD staff is conscientious, thorough and committed to improving the life of residents in the City of New Bedford.

Sincerely,


Mary S. Rapoza
Director

ADMINISTRATIVE OFFICES
181 HILLMAN STREET, BLDG. #3
NEW BEDFORD, MA 02740
PHONE 508-961-3015

MAILING ADDRESS
181 HILLMAN STREET
BOX #9, NEW BEDFORD, MA 02740
FAX 508-991-6175



May 26, 2015

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

Re: FY 2015-2020 Five-Year Consolidated Plan and FY 2015 One-Year Annual Action Plan

Dear City Council Members,

I am pleased to announce I have reviewed the city's Five-Year Consolidated Plan, which depicts the priorities and needs for the housing and community development of New Bedford; this plan, includes the One-Year Action Plan, which states Reel Serious as a program partner.

I fully support the City of New Bedford's Department of Planning, Housing and Community Development description of how federal grant funds and program income will be distributed to organizations like Reel Serious, who serve the LMI population and whose mission is to address the necessities of the community.

Please accept this letter as acknowledgment and support for the City of New Bedford's Community Development Block Grant (CDBG) Program.

We look forward to working with the Department of Planning, Housing and Community Development to better serve the needs of our community.

Sincerely,

A handwritten signature in black ink, appearing to read "Ivone Rego-Cass", written over a horizontal line.

Ivone Rego-Cass, Executive Director
Reel Serious, Inc.





Trips for Kids New Bedford, Inc.
Victory Park Warming House
224 Brock Ave.
New Bedford, Ma. 02744

Telephone: (508)954-6586

Email: tfk@tfknewbedford.org

May 26, 2015

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

Re: 2015 Draft Action Plan

Dear Mr. Sullivan:

After reviewing the 2015 Draft Action Plan, Trips for Kids New Bedford, Inc. (TFK) fully endorses the Plan's content and objectives.

With CDBG funding and consistent with its primary objectives, a significant number of LMI individuals have been receiving much-needed services and are being provided with opportunities not otherwise available to them. Whereas many members of the TFK Board and Staff are City residents, they can attest firsthand to the meaningful impact of CDBG funds upon improving the quality of life in City neighborhoods. Thus, TFK is pleased to endorse the Plan and to continue working with community partners at enhancing the quality of life for the City's low and moderate income residents.

Sincerely,

A handwritten signature in cursive script that reads "Bernadette M. Souza".

Bernadette M. Souza
Executive Director



Veterans Transition House
Southeastern Massachusetts Veterans Housing Program, Inc.
20 Willis Street, New Bedford, Massachusetts 02740
Tel: (508) 992-5313 Fax: (508) 999-3909

May 27, 2015

Board of Directors

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Veteran USMC
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Rosemarie Soares
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Director

John Remedis
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Capt USN (Ret)
Member

David R. Robidoux
Veteran USMC
Member

Peter D. Brightman
Veteran USN
Member

Executive Staff
James Reid
USA (Ret)
Executive Director

Jason Stripinis
Business Manager

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

Dear Mr. Sullivan,

I have had the opportunity to review and support the Draft Action Plan and the 2015-2020 Draft Five-Year Consolidated Plan in prioritizing the needs and objectives identified in the City's five year Consolidated Plan.

The Southeastern Massachusetts Veterans Housing Program Inc. d/b/a Veterans Transition House is a recipient of ESG funds and has worked closely with the New Bedford Office of Housing and Community Development implementing projects that assist veterans in need of housing and services. Our organization since 1991 has provided homeless veterans a safe and secure place to stay and become self-reliant through rehabilitation and counseling.

As a member of the HSPN I have seen the positive impact that CDBG funds and ESG funds have had on all of the organizations that are fighting the homeless battle and I believe this plan continues this commitment to the folks in need and offer our full support.

James Reid
Executive Director





May 18, 2015

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

Dear New Bedford City Council,

This letter is a memorandum of support towards the Draft FY 2015-2020 Five-Year Consolidated Plan and FY 2015 One-Year Annual Action Plan proposed by the Department of Planning, Housing and Community Development. This important plan will help the City of New Bedford towards a better future.

This letter focuses on the Community Development Plan as it holds a variety of programs that will help the youth of New Bedford. In particular, the Community Development Block grant program will ensure that quality programs are offered to the neediest youth. This will help our community to prosper and provide a safe future for the next generation. Specifically, the YWCA Southeastern Massachusetts has applied for grant support for its YWkids and Girls Exclusive summer programs that provides childcare to youth within the city. These programs offer opportunities that would otherwise be missing during the detrimental hours of educational loss that are seen within students during the summer months. The program provides hands on learning activities, educational field trips and integrates social justice led curriculum which provides students with a developing sense of commitment to their community.

The YWCA Southeastern Massachusetts supports Patrick J. Sullivan, Director, Department of Planning, Housing and Community Development in the plans submitted and understands the importance of the positive impact on the community that will be and has been made possible through the Community Development Block grant funds, HOME Investment Partnership funds and the Emergency Solutions Grant (ESG) funds. It is of the utmost importance that this plan be passed so that New Bedford may continue to invest in its community and help those in need to further their goals and education. It is for these reasons that we hope to see the City Council approve these plans.

Sincerely,

Gail Fortes
Executive Director

for every woman

YWCA Southeastern MA	P: 508-999-3245	www.ywcasema.org
20 South Sixth Street	F: 508-999-2802	info@ywcasema.org
New Bedford, MA 02740		



Steppingstone Incorporated
Building a strong foundation for recovery

Men's Recovery Home
466 North Main Street
Fall River, MA 02720
508-674-2788 x202

Woman's Treatment Program
522 North Main Street
Fall River, MA 02720
508-674-2788 x101

Woman's Treatment Program
979 Pleasant Street
New Bedford, MA 02740
508-984-1880

Outpatient Treatment
179 & 279 North Main Street
Fall River, MA 02720
508-679-0033

Next Step Home Program
Medical Case Management Program
506 North Main Street
Fall River, MA 02720
508-674-2788 x119

Graduate Program
506 North Main Street
Fall River, MA 02720
508-674-2788 x118

Graduate Program
977 Pleasant Street
New Bedford, MA 02740
508-984-1880

Transition House
542 North Main Street
Fall River, MA 02720
508-674-2788 x118

First Step Inn
Emergency Shelter Program
175 North Main Street
Fall River, MA 02720
508-679-8001

Stone Residence
177 North Main Street
Fall River, MA 02720
508-675-4159

Welcome Home Program
5 Dover Street
New Bedford, MA 02740
508-984-7514



A United Way Agency

May 27, 2015

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

Dear Patrick:

I have reviewed the Draft Action Plan and the Draft Consolidated Plan and wish to take this opportunity to comment on the plans during this public comment period. I feel the plans accurately identify and address the needs of our New Bedford community. The plans clearly outline activities that will be funded utilizing Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), and the HOME Investment Partnership (HOME) Program. It contains recommendations for specific projects and services to address housing, community development, emergency shelter, and homeless needs which are consistent with the needs of New Bedford. Furthermore, I feel these activities identified in the plan will positively impact the quality of life for the City's low and moderate-income residents.

As always, we applaud the work of your Department and the City of New Bedford, and your continued dedication to improving this City for all community members!

Sincerely,

Jessica Hanson
New Bedford Women's Program Supervisor
Steppingstone Incorporated



new bedford | ma consolidated plan survey 2015

What is the purpose of this survey?

We would like to get your input regarding New Bedford's most important housing and community development needs and priorities.

Every five years the City of New Bedford develops a Consolidated Plan, a document required by the US Department of Housing and Urban Development. Our goal is to identify housing and community development needs in New Bedford, as well as strategies to address those priority needs. Right now the City is working to develop its 2015-2019 Consolidated Plan. These survey results will assist us.
Your opinion is important to us!

Section I: A Little Bit About You

1. I have lived in the city:

- ☐ Less than 1 year
- ☐ 1-5 years
- ☐ 5-10 years
- ☐ Over 10 years
- ☐ I do not live in the city.

2. If you do not live in the city (check all that apply):

- ☐ I work in the city
- ☐ I grew up in the city
- ☐ I travel into the city for recreational, cultural or leisure activities

3. My household is (check all that apply):

- ☐ Single person
- ☐ Small family (2-4 people)
- ☐ Large family (more than 4 people)
- ☐ Single parent
- ☐ Family with children under 6 years of age
- ☐ Elderly Household

If you do not live in the City, please skip to Page 4 (Section III: About the City)



new bedford | ma consolidated plan survey 2015

Section II: About Your Neighborhood

4. What neighborhood do you live in?

- ☐ Acushnet Heights ☐ Arnold Street ☐ Brooklaw ☐ Bullard Street
☐ Clarks Point ☐ Cove Street ☐ Far North End ☐ Foster Hill
☐ Goulart Square ☐ Mt. Pleasant ☐ South Central/South End ☐ West End

Other (closest street & cross street) _____

5. I am (check one only):

- ☐ Homeowner
☐ Renter
☐ Renter receiving a housing subsidy
☐ Residential property owner of multiple units/properties
☐ Homeless

Please rank the needs in your neighborhood that you think should be funded by the City using federal community development and housing funds using the following (No Need, Low Need, Medium Need, High Need):

Housing Needs	No Need	Low Need	Medium Need	High Need
Increase percentage of owner-occupied homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Build more affordable rental housing (apartments)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emergency Assistance (emergency repairs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Homeownership Assistance (down payment, low interest loans)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Major Home Improvement Assistance (structural, electrical, plumbing)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Minor Home Improvement Assistance (paint, doors and windows, roof)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rental Housing Repair (apartments)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rent Subsidies (monthly subsidies, security deposit)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Weatherization/Energy Efficiency/"Green" Building Improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Handicapped Accessibility Improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



new bedford | ma

consolidated plan survey 2015

Public Facilities	No Need	Low Need	Medium Need	High Need
Community Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Libraries	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parks, Recreation and Beaches Facilities (playgrounds, parks, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Youth Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community Gardens/Pocket Green Spaces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child Care Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Community Services	No Need	Low Need	Medium Need	High Need
Child Care Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit Counseling (building equity, clearing bad debts)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crime Awareness/Prevention (neighborhood watch)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fair Housing Services (discrimination complaints)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health Services (dental, physical)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal Assistance (immigration, eviction, discrimination)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior Services (meals on wheels, in-home care, shared housing)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for the Disabled (independent living, job training)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Substance Abuse Treatment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tenant/Landlord Dispute Resolution (rent increases, lack of maintenance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for Victims of Domestic Violence/Child Abuse	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Youth Services (recreation activities, counseling, mentoring)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adult Education Including ESL	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment Training/Job Readiness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
After School Programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Foreclosure Prevention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Homebuyer Education/Financial Literacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mental Health Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



new bedford | ma consolidated plan survey 2015

Economic Development	No Need	Low Need	Medium Need	High Need
Job Development/Creation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job Training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Small Business Loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technical Assistance to Small Businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rehabilitation of Commercial Buildings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Storefront Improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Street Improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sidewalk Improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Street Lighting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. Is there anything else you would like us to know about your neighborhood?

Section III: About the City

Based upon your recent experience, please rank the overall needs of the entire city.

7. What are the highest priority community development needs? (check up to three)

- ☐ Street Improvements
- ☐ Street Lighting
- ☐ Streetscape Beautification
- ☐ Building Facades/Frontage
- ☐ Neighborhood/Community Facilities
- ☐ Recreational Facilities
- ☐ Public Parks
- ☐ ADA/Handicapped Accessibility



new bedford | ma consolidated plan survey 2015

8. What are the highest priority housing needs? (check up to three)

- ☐ Increasing Homeownership
- ☐ Affordable Rental Housing
- ☐ Home Repairs for Existing Homeowners
- ☐ Lead-Free Housing
- ☐ Healthy Homes
- ☐ Energy Cost
- ☐ Foreclosure Issues
- ☐ Abandoned, Vacant Buildings
- ☐ Property Maintenance/Upkeep of Properties

9. What are the highest priority public infrastructure needs? (check up to three)

- ☐ Drainage
- ☐ Handicapped Access
- ☐ Sidewalks (paving, widening)
- ☐ Street Improvements
- ☐ Streetlights
- ☐ Street Beautification (trees, planters)
- ☐ Traffic Signals (stop lights, stop signs, better street signs)
- ☐ Sustainability Enhancements (stormwater management, alternative energy projects – municipal wind/solar/geothermal/biomass)
- ☐ Bike and Walking Paths

10. What are the highest priority economic development needs? (check up to three)

- ☐ Improve Appearance of Business Districts
- ☐ Job Training and Placement Services
- ☐ Rehabilitate Old Commercial Industrial Buildings (Brownfields Remediation)
- ☐ Small Loans to Businesses
- ☐ Technical Assistance to Businesses
- ☐ Storefront Improvements



new bedford | ma consolidated plan survey 2015

11. What are the highest priority homeless needs? (check up to three)

- ☐ Advocacy, Counseling and Referrals
- ☐ Emergency Food, Clothing, Furnishings
- ☐ Additional Emergency Shelters
- ☐ Employment Training for Those Experiencing Homelessness
- ☐ Life Skills Training for Those Experiencing Homelessness
- ☐ Mental Health Services for Those Experiencing Homelessness
- ☐ Substance Abuse Treatment for Those Experiencing Homelessness
- ☐ Transitional Housing (up to 24 months stay with support services)
- ☐ Utility Assistance (fuel bank)
- ☐ "Low Barrier" Permanent Housing

Thank you for assisting us with this survey!

When and where do I turn it in?

Please return this form to the Office of Housing & Community Development, 608 Pleasant Street New Bedford, MA 02740 no later than Thursday, **January 15, 2015**. This survey is also available online at <http://www.newbedford-ma.gov/community-development>

If you would like more information about housing programs offered through the City, please contact us:

Office of Housing & Community Development
608 Pleasant Street
New Bedford, MA 02740
508.979.1581 508.979.1500
<http://www.newbedford-ma.gov/community-development>

Grantee Unique Appendices

APPENDIX E

STANDARDS FOR PROVISION OF ESG ASSISTANCE IN NEW BEDFORD

1. Standard policies and procedures for evaluating individuals' and families' eligibility for Assistance under ESG.

Per 24 CFR 576.401 ESG sub-recipients must conduct an initial evaluation to determine each individual or family's eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability in permanent housing. These evaluations must be conducted in accordance with the centralized or coordinated assessment requirements set forth under §576.400(d) which is pending development by the Continuum of Care (CoC).

The Centralized or Coordinated Assessment process will be based on requirements established by HUD

ESG sub-recipients must re-evaluate the program participant's eligibility and the types and amounts of assistance the participant needs; not less than once every 3 months for participants who are receiving homelessness prevention assistance, and not less than once annually for participants who are receiving rapid re-housing assistance.

At the sub-recipient's discretion, re-evaluations may be conducted more frequently than required by 24 CFR 576.401 and may also be incorporated into the case management process which must occur not less than monthly for homeless prevention and rapid re-housing participants – See 24 CFR 576.401(e) (i). Regardless of which timeframe is used, re-evaluations, must at minimum, establish that:

- The program participant does not have an annual income that exceeds 30 percent of median family income for the area, as determined by HUD; and the program participant lacks sufficient resources and support networks necessary to retain housing without ESG assistance. To determine if an individual or family is income eligible, the sub-recipient must examine an individual or family's annual income to ensure that it does not exceed the most current area income limits.

Note: Annual income must be below 30% at the time of the initial evaluation.

- When the program participant's income or other circumstances change (e.g., changes in household composition) that affects the program participant's need for assistance under ESG, the sub-recipient must re-evaluate the program participant's eligibility and the amount and types of assistance the program participant needs.

Sub-recipients must assist each program participant, as needed, to obtain appropriate supportive services, including assistance in obtaining permanent housing, medical health treatment, mental health treatment, counseling, supervision, and other services essential for achieving independent living; housing stability case management; and other Federal, State, local, or private assistance available to assist the program participant in obtaining housing stability including:

- Medicaid
- Supplemental Nutrition Assistance Program
- Women, Infants and Children (WIC)
- Federal-State Unemployment Insurance Program
- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Child and Adult Care Food Program, and
- Other mainstream resources such as housing, health, social services, employment, education services and youth programs that an individual or family may be eligible to receive

2. Standards for targeting and providing essential services related to street outreach.

ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are *unwilling or unable* to access emergency shelter, housing, or an appropriate health facility. For the purposes of this section, the term “unsheltered homeless people” means individuals and families who qualify as homeless under paragraph (1) (i) of the “homeless” definition under 24 CFR Part 576.2.

As outlined in 24 CFR Part 576.101, essential services consist of:

- a) Engagement;
- b) Case management;
- c) Emergency health services – only when other appropriate health services are inaccessible or unavailable within the area;
- d) Emergency mental health services – only when other appropriate mental health services are inaccessible or unavailable within the area;
- e) Transportation; and
- f) Services for special populations.

ESG Sub-recipients must determine an individual's or family's vulnerability and unwillingness or inability to access emergency shelter, housing, or an appropriate health facility, prior to providing essential services under this component to ensure that ESG funds are used to assist those with the greatest need for street outreach assistance.

3. Policies and procedures for admission, diversion, referral, and discharge by emergency

a. Emergency Shelter Definition

The term Emergency Shelter was revised by 24 CFR Part 576.2 to mean "any facility, the primary purpose of which is to provide a temporary shelter for the homeless in general or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements. This definition excludes transitional housing. However, projects that were funded as an emergency shelter (shelter operations) under the FY 2010 Emergency Shelter Grants program may continue to be funded under the emergency shelter component under the Emergency Solutions Grants program, regardless of whether the project meets the revised definition.

b. Admission, Diversion, Referral and Discharge

Consistent with Section (a) of this document, ESG sub-recipients must conduct an initial evaluation of all individuals or families to determine if they should be admitted to an emergency shelter, diverted to a provider of other ESG funded components (e.g. rapid re-housing or homeless prevention assistance) and/or referred for other mainstream resources.

ESG sub-recipients must determine that individuals and families meet criteria (1), (2), (3), or (4) of the Homeless Definition and rate the individual or family's vulnerability to ensure that only those individuals or families that have the greatest need for emergency shelter assistance receive ESG funded assistance.

ESG sub-recipients must also reassess emergency shelter participants, on an ongoing basis, to determine the earliest possible time that they can be discharged to permanent housing.

c. Safety and Shelter Needs of Special Populations

ESG funds may be used to provide services for homeless youth, victim services, and services for people living with HIV/AIDS, so long as the costs of providing these services are eligible under the regulations for the emergency shelter component found at 24 CFR Part 576.102.

Consistent with ESG recordkeeping and reporting requirements found at 24 CFR Part 576.500, ESG sub-recipients must develop and apply written policies to ensure the safety of program participants through the following actions:

- All records containing personally identifying information (as defined in HUD's standards for participation, data collection, and reporting in a local HMIS) of any individual or family who applies for and/or receives ESG assistance will be kept secure and confidential

- The address or location of any domestic violence, dating violence, sexual assault, or stalking shelter project assisted under the ESG will not be made public, except with written authorization of the person responsible for the operation of the shelter, and
- The address or location of any housing of a program participant, including youth, individuals living with HIV/AIDS, victims of domestic violence, dating violence, sexual assault, and stalking; and individuals and families who have the highest barriers to housing will not be made public, except as provided under a preexisting privacy policy of the sub-recipient and consistent with state and local laws regarding privacy and obligations of confidentiality

In addition, ESG sub-recipients must adhere to the following ESG shelter and housing standards found at 24 CFR Part 576.403 to ensure that shelter and housing facilities are safe, sanitary, and adequately maintained:

- **Lead-Based Paint Requirements.** The Lead-Based Paint Poisoning Prevention Act applies to all shelters assisted under ESG program and all housing occupied by program participants. All ESG sub-recipients are required to conduct a Lead-Based Paint inspection on all units receiving assistance under the rapid re-housing AND homelessness prevention components if the unit was built before 1978 and a child under age of six or a pregnant woman resides in the unit.
- **Structure and Materials.** The shelter building should be structurally sound to protect residents from the elements and not pose any threat to health and safety of the residents.
- **Access.** The shelter must be accessible, and there should be a second means of exiting the facility in the case of emergency or fire.
- **Space and Security.** Each resident should have adequate space and security for themselves and their belongings. Each resident must have an acceptable place to sleep.
- **Interior Air Quality.** Each room or space within the shelter/facility must have a natural or mechanical means of ventilation. The interior air should be free of pollutants at a level that might threaten or harm the health of residents.
- **Water Supply.** The shelter's water supply should be free of contamination.
- **Sanitary Facilities.** Each resident should have access to sanitary facilities that are in proper operating condition. These facilities should be able to be used in privacy, and be adequate for personal cleanliness and the disposal of human waste.
- **Thermal Environment.** The shelter/facility must have any necessary heating/cooling facilities in proper operating condition.

- **Illumination and Electricity.** The shelter/facility should have adequate natural or artificial illumination to permit normal indoor activities and support health and safety. There should be sufficient electrical sources to permit the safe use of electrical appliances in the shelter.
 - **Food Preparation.** Food preparation areas, if any, should contain suitable space and equipment to store, prepare and serve food in a safe and sanitary manner.
 - **Sanitary Conditions.** The shelter should be maintained in a sanitary condition.
 - **Fire Safety-Sleeping Areas.** There should be at least one working smoke detector in each occupied unit of the shelter facility. In addition, smoke detectors should be located near sleeping areas where possible. The fire alarm system should be designed for a hearing-impaired resident.
 - **Fire Safety-Common Areas.** All public areas of the shelter must have at least one working smoke detector.
4. Policies and procedures for assessing, prioritizing, and reassessing individuals' and families' needs for essential services related to emergency shelter.

ESG funds may be used to provide essential services to individuals and families who are in an emergency shelter. Essential services for participants of emergency shelter assistance can include case management, child care, education services, employment assistance and job training, outpatient health services, legal services, life skills training, mental health services, substance abuse treatment services, transportation, and services for special populations.

ESG sub-recipients are responsible to assess an individual or family's initial need for emergency shelter and must re-assess their need on an ongoing basis to ensure that only those individual or families with the greatest need receive ESG funded emergency shelter assistance.

Upon completion and implementation of the CoC's centralized or coordinated assessment system, ESG recipients shall be required to use that system to help determine an individual or families need for emergency shelter or other ESG funded assistance.

5. Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers.

Coordination to assist the homeless and prevent homelessness will come from the leadership of the statewide Continuum of Care. Active engagement and membership in the statewide CoC or local homeless coalition is strongly encouraged. The CoC will further engage and coordinate resources amongst other entities to improve current programs and funding.

6. Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance.

The key to the success of any program is a screening and assessment process, which thoroughly explores a family's or individual's situation and pinpoints their unique housing and service needs. Based upon the assessment, families and individuals should be referred to the kinds of housing and services most appropriate to their situations and need.

Once in place, a centralized or coordinated assessment system will help to better match individuals and families with the most appropriate assistance. Under homelessness prevention assistance, funds are available to persons below 30% of Area Median Income (AMI), and are homeless or at risk of becoming homeless.

ESG funds can be used to prevent an individual or family from becoming homeless and/or regain stability in current housing or other permanent housing. Rapid re-housing funding will be available to those who are literally homeless to ultimately move into permanent housing and achieve housing stability.

7. Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance.

Standards for both homelessness prevention and rapid re-housing for determining the share of rent and utilities costs that each program participant must pay, if any, will be based on the following:

- Rental assistance cannot be provided for a unit unless the rent for that unit is at or below the Fair Market Rent limit, established by HUD.
- The rent charged for a unit must be reasonable in relation to rents currently being charged for comparable units in the private unassisted market and must not be in excess of rents currently being charged by the owner for comparable unassisted units. See 24 CFR 574.320.
- The rental unit must meet minimum habitability standards found at 24 CFR 576.403.
- There must be a rental assistance agreement and lease between property manager and tenant as well as the owner of property and ESG sub-recipient.
- No rental assistance may be made to an individual or family that is receiving rental assistance from another public source for the same time period, and
- Rental assistance may not be provided to a participant who is currently receiving replacement housing payments under Uniform Relocation Assistance

Per 24 CFR 576.106 (e), ESG sub-recipients may make rental assistance payments only to an owner with whom the sub-recipient has entered into a rental assistance agreement. The rental assistance agreement must set forth the terms under which rental assistance will be provided, including the requirements that apply under this section. The rental assistance agreement must provide that, during the term of the agreement, the owner must give the sub-recipient a copy of any notice to the program participant to vacate the housing unit, or any complaint used under state or local law to commence an eviction action against the program participant.

8. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time.

Subject to the general conditions under 24 CFR 576.103 and 24 CFR Part 576.104, ESG sub-recipients may provide a program participant with up to 24 months of rental assistance during any 3-year period. This assistance may be short-term rental assistance, medium-term rental assistance, payment of rental arrears, or any combination of this assistance.

Short-term rental assistance is assistance for up to 3 months of rent. Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent. Payment of rental arrears may consist of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears.

The maximum amount of rental assistance provided and, an individual or family's level of responsibility for rent payments, over time, shall be determined by the ESG sub-recipient and shall be reflective of the individual or family's need for rental assistance and the level of financial resources available to the ESG sub-recipient.

9. Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants receives assistance; or the maximum number of times the program participants may receive assistance.

Subject to the general conditions under 24 CFR 576.103 and 24 CFR Part 576.104, sub-recipients may use ESG funds to pay housing owners, utility companies, and other third parties for some or all of the following costs, as allowed under 24 CFR 576.105:

- Rental application fees
- Security deposits
- Last month's rent
- Utility deposits

- Utility payments
- Moving costs, and
- Some limited services costs

Consistent with 24 CFR 576.105 (c), ESG sub-recipients shall determine the type, maximum amount and duration of housing stabilization and/or relocation services for individuals and families who are in need of homeless prevention or rapid re-housing assistance through the initial evaluation, re-evaluation and ongoing case management processes.

Consistent with 24 CFR 576.105(d), financial assistance for housing stabilization and/or relocation services cannot be provided to a program participant who is receiving the same type of assistance through other public sources or to a program participant who has been provided with replacement housing payments under the Uniform Relocation Act (URA) during the period of time covered by the URA payments.

FALL RIVER, NEW BEDFORD, ATTLEBORO/TAUNTON CONTINUUMS OF CARE

COORDINATED ACCESS AND CENTRALIZED INTAKE

Core Referral Policies List

October 1, 2014 Final Draft

For Emergency Shelter (ES), Transitional Housing (TH), Permanent Supportive Housing (PSH), and Rapid Rehousing (RR) funded with CoC and/or ESG Funds

1. PURPOSE

- a. Assist community residents/clients in meeting their housing needs.
- b. Provide a single intake and assessment system serving the needs of all cities and communities within the Continuums of Care.
- c. Increase the efficiency of housing providers within the system of care.
- d. Comply with the goals and regulations of the Emergency Solutions Grant (ESG) and the HEARTH Act.
- e. Initially, this process will serve families with children seeking assistance.

2. OVERVIEW

- a. Referrals to housing services and providers will be done through a single source coordinated throughout each Continuum of Care (CoC).
- b. Catholic Social Services will be the initial source of intake and assessment.
- c. All agencies receiving CoC funding for housing related programs will be required to participate.
- d. Oversight of the program process will be provided by an advisory committee comprised of representatives of the three Continuums of Care.

3. PROCESS

- a. Initial entry into the system will occur via contacting Catholic Social Services by phone or walk-in.
- b. Upon identifying as someone in need of housing assistance, caller will immediately be referred to Intake Staff. If no Intake Staff is available, a call back will be arranged.
- c. If the client is under extreme life-threatening duress or involved in a domestic violence situation, they will immediately be connected with appropriate resources.
- d. Intake Staff will conduct initial client assessment and enter basic information into HMIS record including name, contact phone number or email address, and other core information. If client is already in HMIS, Intake Staff will utilize and build from their record and history of services.
- e. If Intake Staff determines client is better suited for prevention services, client will be asked if they can source other housing (i.e., staying with family or friends) and referred to prevention programs if available.
- f. Based on information collected and imminent need, client will be assigned a priority rating based on the Vulnerability Index Ranking built into HMIS as provided by HousingWorks.
- g. Client's demographic profile and scoring are then matched against real-time available inventory.
- h. Referral is then sent to a specific service provider to reach out to client to set appointment to service housing need.
- i. During appointment, service provider staff performs their own standard agency intake to complete assessment and determine whether to accept or reject client's referral.
- j. Record of this decision along with reasoning will be added to client's HMIS record. Rejected clients will receive an evaluation to troubleshoot and resolve.
- k. Side doors will be optional for service providers to have clients access their services directly.

1. Determination of Eligibility and Priority for the Service

Eligibility

No additional eligibility requirements beyond those of funders may be maintained by any program.

Emergency Shelter – Applicants must be screened for diversion first, no other options available. Applicants must be literally homeless, can be safely maintained in the shelter, and behavior is not an obstacle to safety. Registered sex offenders are not eligible.

Transitional Housing – Applicants must be screened for diversion first, no other options available. Applicants must be homeless coming from shelters and streets with income below 30% of AMI. Applicants must be able to be safely maintained in the program.

Permanent Supportive Housing – Must meet HUD definition of literally homeless and include at least one family member with disabilities. For HUD CoC funded units, applicants must be chronically homeless, per the HEARTH Act.

Rapid Rehousing – Applicants must be homeless and have income below 30% of AMI.

Priority for Service

Emergency Shelter

- If sustaining housing is possible, divert to prevention or rapid rehousing.
- Families must be referred to local DTA office and apply with the DHCD Homeless Coordinator for eligibility for EA Shelter Assistance before offered other shelter/housing options.
- Emergency Shelter should be reserved for the most vulnerable, hardest-to-serve clients.

Transitional Housing

- Not slated for PSH and
- At least one prior episode of homelessness (except for young adults) and
- Be classified as one of the following special subpopulations:
 - young adults 18-24,
 - family with children under age 5,
 - substance use disorder,
 - behavioral health disorder,
 - military veteran, or
 - fleeing DV and DV cause of recent homeless episode.

Permanent Supportive Housing

- People on the Continuum of Care Centralized Waitlist who are chronically homeless with the most barriers to housing.

2. Notification of Vacancies

All Programs: All Emergency Shelter, Transitional Housing, Permanent Supportive Housing, and Rapid Re-housing Programs are required to report vacancies between 8:30 a.m. and 9:30 a.m.

3. Time frames and expectations for Responses to Referrals by Providers

Emergency Shelter

Providers must hold the vacancy on behalf of the referred client in accordance with the emergency shelters' protocols. If the referred individual or family does not arrive at the shelter to claim a bed by the appointed time in accordance with the emergency shelters' protocols, the ESG program may offer that bed to another eligible client.

Transitional Housing and Rapid Rehousing

Within three business days of intake interview, staff will determine eligibility and acceptance or rejection into the program. If the homeless individual or family is accepted, the Receiving Program must document that acceptance and arrange for move-in within 3 business days.

Permanent Supportive Housing

Within five business days of intake interview, staff will determine eligibility and acceptance or rejection into the program. If the homeless individual or family is accepted, the Receiving Program must document that acceptance and arrange for move-in within five business days.

4. Centralized Waitlists

Please note: The Centralized Waitlist, maintained by the Coordinated Access to Local Links (CALL), is subject to change based on clients' needs. Clients that rank high on the Vulnerability Index will take priority. Clients' circumstances are subject to review on a quarterly basis, and it is the responsibility of the clients to provide updated information as requested.

Emergency Shelter

When issuing a referral for Emergency Shelter that cannot be immediately accommodated because no vacancy exists, the CALL will assign the individuals and families seeking services to a Centralized Waitlist based upon score on the Vulnerability Index.

Transitional Housing and Rapid Rehousing

When issuing a referral to Transitional Housing or Rapid Rehousing when there are no vacancies, the CALL will assign the person/household seeking services to the Centralized Waitlist for TH or RR using the Prioritization criteria described above.

When a vacancy becomes available, the CALL will, within one business day of receiving the vacancy notification, based on the prioritization criteria, determine the next individual/family on the Centralized Waitlist and refer them to the program. To ensure that vacancies are promptly filled, the CALL may, at its discretion, issue up to 3 referrals per vacancy.

Permanent Supportive Housing

When a provider has a vacancy, the next eligible person on the Centralized Waitlist will be referred to the program with the vacancy within 2 business days. To ensure that vacancies are promptly filled, the CALL may issue up to 3 referrals per vacancy.

Client/Consumer Choice – Preferences and Decline Policy

Consumers are not allowed to decline a referral except under very limited circumstances, as all referrals should be appropriate for the client and the Receiving Program.

In the case that a client declines a referral for a valid reason as decided by the CALL and the Receiving Program, the CALL will, at their discretion, require a case conference to review and resolve rejection

decisions by consumers. The purpose of the case conference will be to resolve barriers to the client receiving the indicated and desired level of service.

5. Provider Decline Policy – Information to be provided, rules regarding rates of acceptance

Emergency Shelter

Emergency Shelters may only decline individuals and families found eligible for and referred by the CALL under limited circumstances, such as there is no actual vacancy available, the household presents with more people than referred by the CALL, or the Emergency Shelter has determined that the individual or family cannot be safely accommodated. The Emergency Shelter must accommodate the client or provide an appropriate referral and must report the reason for any decisions to reject a client to the CALL. If the rejected client has not otherwise been accommodated for the night and no appropriate referral can be made, the Emergency Shelter must refer the client back to the CALL.

Transitional Housing, Rapid Rehousing and Permanent Supportive Housing

If the client cannot enter the program, the Receiving Program must provide a reason for rejection, possibly an alternative recommendation of a more appropriate referral, and instructions for appealing the decision, including the contact information for the person to whom and time frame under which the appeal should be submitted.

Receiving Programs may only decline individuals and families found eligible for and referred by the CALL under limited circumstances, such as there is no actual vacancy available, the individual or family missed two intake appointments, the household presents with more people than referred by the CALL, or based on their individual program policies and procedures, the Receiving Program has determined that the individual or family cannot be safely accommodated or cannot meet tenancy obligations with the supports provided by the program. Programs may not decline persons with psychiatric disabilities for refusal to participate in mental health services as long as the client reasonably complies with the tenancy and is of no harm to himself or others. Providers must accept at least 2 of 3 referrals.

If the homeless family or individual referred by the CALL has not presented at the Receiving Program within five business days from the intake appointment, the Receiving Program must notify the CALL and document the no-show. Should the client present at or call the Receiving Program after more than five days from the appointment, the Receiving Program must refer the client back to the CALL, and the client is placed at the bottom of the Centralized Waitlist.

6. Clients declined by all referrals

The CALL may convene a case conference in the event that a client is declined by three programs. The purpose of the case conference will be to resolve barriers to the client receiving the indicated level of service. The CALL will determine which parties will attend the case conference, including but not limited to the Assessment Entity, the Receiving Programs, and other Collateral Contacts as determined necessary. The CALL will then arrange a conference with the client to discuss any alternative options.

7. Returns to Emergency Shelter or the Streets

If a household can no longer be served by a housing program, and the Receiving Program has exhausted all its agencies resources, the CALL should be notified at the earliest possible point to see if an intervention can preserve the placement. In the event that the household will be displaced to Emergency Shelter or the streets, the CALL must be notified prior to the client leaving the program. The CALL may convene a case conference to evaluate the situation and plan for the best possible outcome and try to prevent a return to Emergency Shelter or the streets.

8. Holding Beds/Units to Find People

Emergency Shelter

Once a referral is made, the provider is required to hold a bed until a time as set by the Emergency Shelter's protocols, in order for the individual or household to arrive at the Emergency Shelter.

Transitional Housing, Permanent Supportive Housing, and Rapid Rehousing

Once a referral has been made by the CALL, the Receiving Program is required to hold the unit vacant for five days in order to locate and inform the individual/household of the availability of housing and arrange the intake.

9. Grievance and Appeal Policies

All households shall have the right to appeal eligibility determinations and individual program acceptance decisions. All appeals of eligibility decisions should be made in writing and submitted within 10 days of client notification to the CALL Evaluation Subcommittee of the South Coast Network to End Homelessness. The entity receiving the appeal must respond in writing to all appeals within 14 days. Responses must be submitted to the CALL, the Receiving Program and the client. Appeals of program acceptance decisions should be made to the agency using their grievance process.

10. Process for Referrals to Domestic Violence, Veteran and other non-HMIS programs including paper referrals

Domestic Violence Programs: Victims of domestic violence will be referred directly to local DV provider agencies and DV hotlines including SafeLink.

Veterans: If a client is deemed potentially eligible for Veteran services, the client will be referred to the appropriate Veterans agencies.

11. Vulnerability Index

The Vulnerability Index is built into our Homeless Management Information System as provided by HousingWorks and occurs during HMIS intake.

Appendix A

Definitions

Chronically Homeless (HUD Definition):

- (1) An individual who: (i) is homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and (ii) has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least one year or on at least four separate occasions in the last 3 years; and (iii) can be diagnosed with one or more of the following conditions: substance use disorder, serious mental illness, developmental disability (as defined in section 102 of the Developmental Disabilities Assistance Bill of Rights Act of 2000 (42 U.S.C. 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability;
- (2) An individual who has been residing in an institutional care facility, including a jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria in paragraph (1) of this definition, before entering that facility; or
- (3) A family with an adult head of household (or if there is no adult in the family, a minor head of household) who meets all of the criteria in paragraph (1) of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

Disability (HUD Definition):

A Physical, Mental or Emotional Impairment, including impairment caused by alcohol or drug abuse, post-traumatic stress disorder, or brain injury that is expected to be long-continuing or of indefinite duration, substantially impedes the individual's ability to live independently, and could be improved by the provision of more suitable housing conditions; includes: Developmental Disability Defined in §102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 USC 15002) – a severe, chronic disability that is attributable to a mental or physical impairment or combination AND is manifested before age 22 AND is likely to continue indefinitely AND reflects need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated. An individual may be considered to have a developmental disability without meeting three or more of the criteria listed previously, if individual is 9 years old or younger AND has a substantial developmental delay or specific congenital or acquired condition AND without services and supports, has a high probability of meeting those criteria later in life.

HIV/AIDS Criteria Includes the disease of acquired immunodeficiency syndrome (AIDS) or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome, including infection with the human immunodeficiency virus (HIV).

Literally Homeless (HUD Homeless Definition Category 1):

- (1) Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: (i) Has a primary nighttime residence that is a public or private place not meant for human habitation; (ii) Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or (iii) Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

APPENDIX B

Table 1. Funding Sources

Funding Source	Housing Strategies/Components	Targeted Population	Eligible Activities
HUD: Continuum of Care (COC)	Permanent Supportive Housing	Literally homeless individuals with disabilities and families with one member who has a disability	Acquisition, Rehabilitation, New Construction, Leasing, Rental Assistance, Transition (leasing), Tenant Based Rental Assistance, Sponsor-Based Rental Assistance, Project Based Rental Assistance, Vacancies and Property Damage, Supportive Services: Annual assessment of service needs, assistance with moving costs, case management, child care, education services, employment assistance or job training, food, housing search and counseling services, utility deposits, legal services, life skills training, mental health services, outpatient health services, outreach services, substance abuse treatment services, transportation
	Rapid Re-housing Transitional Housing Supportive Services Only	Literally homeless individuals and families	
HUD: Emergency Solutions Grants (ESG)	Street Outreach	Literally homeless individuals and families	Engagement, Case Management, Emergency Health Services, Emergency Mental Health Services, Transportation
	Emergency Shelter		Essential services: case management, child care, education services, employment assistance or job training, legal services, life skills training, mental health services, outpatient health services, substance abuse treatment services, transportation; Renovation, Shelter Operations, Assistance required under "URA"
	Rapid Re-housing		Housing relocation and Stabilization services: financial assistance - moving costs, rent application fees, security deposits, last month's rent, utility deposit, utility payments; services - housing search and placement, housing stability case management, mediation, legal services, credit repair; short (3 months)/ medium (4-24 months) rental assistance; six months of rental arrears
	Homeless Prevention	At risk of homelessness	

APPENDIX C

Table 2. HUD Definitions of Homelessness

Category 1	Literally Homeless	<p>Individuals who lack a fixed, regular, and adequate night time residence, meaning:</p> <ul style="list-style-type: none"> • Have a primary residence that is a public or private place not meant for human habitation; • Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); <u>or</u> • Is exiting an institution where (s)he has resided for 90 days or less <u>and</u> who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution
Category 2	Imminent Risk of Homelessness	<p>Unaccompanied youth or young adults who will imminently lose their primary nighttime residence, provided that:</p> <ul style="list-style-type: none"> • Residence will be lost within 14 days of the date of application for homeless assistance; • No subsequent residence has been identified; and • The unaccompanied youth or young adult lacks the resources or support networks needed to obtain other permanent housing
Category 3	Modified McKinney-Vento	<p>Unaccompanied youth or young adults currently attending a publicly funded high school in Pierce County that:</p> <ul style="list-style-type: none"> • Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to the homeless assistance application; and • Have experienced persistent instability as measured by two moves or more during the preceding 30 days; and • Can be expected to continue in such status for an extended period of time due to special needs or barriers; and • The individual lacks the resources or natural support networks needed to obtain other permanent housing or to remain in a <i>doubled-up</i> situation for 120 days or more
Category 4	Attempting to Flee External Harm to Self	<p>Any unaccompanied youth or young adult who:</p> <ul style="list-style-type: none"> • Is fleeing or disengaging, or is attempting to flee or disengage, domestic violence, sex trafficking, sexual exploitation, gang participation, and/or organized crime; and • Has no other residence; and • Lacks the resources or support networks to obtain other permanent housing

NEW BEDFORD, FALL RIVER, ATTLEBORO/TAUNTON CONTINUUMS OF CARE

COORDINATED ACCESS AND CENTRALIZED INTAKE

Catholic Social Services (CSS) – Lead Agency – All referrals coordinated through CSS (initially target families with children). The system will assist residents/clients in meeting their housing needs and provide a single intake and assessment system serving the needs of our Continuums of Care

Catholic Social Services, Inc. (CSS) Lead Entity	
	Process
Identify Need	Identify need of housing assistance – referred person to Intake Staff of CSS
Emergency	Extreme life-threatening duress or domestic violence situation - connected with appropriate resources immediately
Initial Assessment	Intake Staff will conduct initial client assessment and enter basic information into HMIS record
Priority Rating	Based on information collected and imminent need, client will be assigned a priority rating based on the Vulnerability Index Ranking
Diversion	Evaluate an ability to obtain alternative housing with friends/family
Availability	Availability - Client's demographic profile and scoring are then matched against real-time available inventory
Referral	Referral - Referral is then sent to a specific service provider to reach out to client to set appointment to service housing need
Evaluation	Evaluation - Service provider staff performs their own standard agency intake to complete assessment and determine whether to accept or reject client's referral.
Placement Decision	Referral decision - Record of this decision along with reasoning will be added to client's HMIS record. Rejected clients will receive an evaluation to troubleshoot and resolve
Side Doors	Side doors will be optional for service providers to have clients access their services directly (domestic violence, veterans...)
Provider Decline Policy	ES - limited circumstances, no vacancy, the individual or family cannot be safely accommodated. TH/RRH.PSH - Receiving Program must provide a reason for rejection, possibly an alternative recommendation of a more appropriate referral
Returns to ES or the Streets	Receiving Program has exhausted all its agencies resources, the CALL should be notified at the earliest possible point to see if an intervention can preserve the placement. Possible case conference to evaluate the situation
Holding Beds/Units	ES - Once a referral is made, the provider is required to hold a bed until a time as set by the Emergency Shelter's protocols, in order for the individual or household to arrive at the Emergency Shelter. TH,RRH,PSH - Once a referral has been made by the CALL, the Receiving Program is required to hold the unit vacant for five days in order to locate and inform the individual/household of the availability of housing and arrange the intake
Grievance and Appeal Policies	Clients right to appeal eligibility determinations and individual program acceptance decisions – within 10 days of notification
Referrals to DV, Veterans	Victims of domestic violence will be referred directly to local DV provider agencies and DV hotlines including SafeLink. Vets - eligible for Veteran services, the client will be referred to the appropriate Veterans agencies.
Vulnerability Index	The Vulnerability Index is built into our HMIS system

Performance Standards for Evaluating ESG

Performance Standards

The Emergency Solutions Grant funding emphasizes emergency shelter and homelessness prevention and rapid re-housing activities.

The City of New Bedford will evaluate ESG activities through the following two measurement systems:

- 1) Outcome Based Evaluation:** All ESG funded agencies are required to provide qualitative and quantitative measures to aid in evaluation and to monitor progress during participant enrollment in ESG activities. Each program is required to select an outcome (from a mandated outcome list) that is aligned with the programs core services. Programs will track how many of their clients achieved the outcome and report on it to the City in quarterly reports. Outcome performance will be considered in all funding application processes as part of the overall score.
- 2) HMIS:** The information in HMIS will be used to determine how well programs are meeting the objectives of ESG. ESG activities are held to adhere with HUD data and technical standards and HUD performance thresholds. These include: participant length of stay in the ESG program, percent of participants leaving emergency shelter (ES) for transitional housing (TH) or permanent housing, percent of participants leaving transitional housing for permanent housing, percent of participants leaving ES and/or TH with increased access to mainstream services, percent of participants in ES and/or TH leaving with employment, percent of participants in ES and/or TH leaving with increased income. All these measures are captured, followed over time and analyzed using the Homeless Management Information System (HMIS). Performance standards and outcome measures for emergency shelter and homelessness prevention and rapid re-housing activities should include, at least, the following: greater stability in housing, increased self-sufficiency, Improved budget planning and financial management

•HOME INVESTMENTS PARTNERSHIP PROGRAM
AFFORDABLE HOUSING RESTRICTION

applicant's names with an address of **property address**, New Bedford, Massachusetts (the "Borrower") grants with quitclaim covenants, to The City of New Bedford, having a mailing address of 608 Pleasant Street, New Bedford, Massachusetts, its successors and permitted assigns (the "Lender"), exclusively for the purpose of ensuring retention of housing for occupancy by low income persons and families, the following described Affordable Housing Restriction on a parcel of land located in New Bedford, Massachusetts, said parcel being described in Exhibit A attached ("Premises").

The terms of this Affordable Housing Restriction, authorized by G.L. c. 184, 31-33 and otherwise by law, are as follows:

1. The purpose of this Affordable Housing Restriction is to assure that the Premises will be retained as affordable housing for occupancy by low and very low income families.
2. The Borrower intends, declares and covenants, on behalf of itself and its successors and assigns, that the covenants and restrictions set forth in this Affordable Housing Restriction regulating and restricting the use, occupancy and transfer of the Premises (i) shall be and are covenants running with the Premises, encumbering the Premises for a term of **ten (10) years** following completion of the Project (as defined below), which shall in no event occur later than six (6) months after the date hereof, binding upon the Borrower's successors in title and all subsequent owners of the Premises, (ii) are not merely personal covenants of the Borrower, and (iii) shall bind the Borrower and its successors and assigns (and the benefits shall inure to the Lenders and to any past, present or prospective tenant of the Premises). The Borrower acknowledges that it has received assistance from the Lender in developing the Premises as affordable rental housing, which assistance includes a loan from the Lender under the HOME Investments Partnership program (the "HOME Program"). This Affordable Housing Restriction shall continue in force for its stated term regardless of the prior repayment of such loan.
3. This Affordable Housing Restriction is intended to be construed as an affordable housing restriction as defined in Section 31 of Chapter 184 of the Massachusetts General Laws which has the benefit of Section 32 of said Chapter 184, such that the restrictions contained herein shall not be limited in duration by any rule or operation of law. The Borrower hereby agrees that any and all requirements of the laws of The Commonwealth of Massachusetts to be satisfied in order for this Affordable Housing Restriction to constitute deed restrictions and covenants running with the land shall be deemed to be satisfied in full and that any requirements of privity of estate are intended to be satisfied, or in the alternative, that an equitable servitude has been created to insure that this Affordable Housing Restriction runs with the land.
4. Each and every contract, deed or other instrument hereafter executed conveying the Premises or portion thereof shall expressly provide that such conveyance is subject to this Affordable Housing Restriction, provided, however, that the covenants contained herein shall survive and be effective regardless of whether such contract, deed or other instrument hereafter executed conveying the Premises or portion thereof provides that such conveyance is subject to this Affordable Housing Restriction.
5. The Premises shall be used for **#of multi-family units** of multi-family rental housing and **#of owner occ units** occupied by the owner, for a total of **total # of units** (the "Project"). Each unit in the Project shall contain complete facilities for living, sleeping, eating, cooking and sanitation which are to be used on other than a transient basis. Each unit in the Project shall meet the housing quality standards set forth in the regulations of the Department of Housing and Urban Development as 24 C.F.R. 882.109 or any successor thereto.
6. (a) The Borrower shall not discriminate on the basis of race, creed, color, sex, age, handicap, marital status, sexual preference, national origin or any other basis prohibited by law in the lease, use and occupancy of the Project or in connection with the employment or application for employment of persons for the operation and management of the Project. The Borrower shall not discriminate against, or refuse to lease, rent or otherwise make available units in the Project to, a holder of a certificate of family participation under the Federal Rental Certificate Program (24 C.F.R. Part 882) or a rental voucher under the Federal Rental Voucher Program (24 C.F.R. Part 887) or a holder of a comparable document evidencing participation in a HOME Program tenant-based assistance program because of the status of the prospective tenant as a holder of such certificate of family participation, rental voucher or comparable HOME Program tenant-based assistance document.
(b) The Borrower shall adopt and submit to Lender for approval resident selection policies and criteria acceptable to Lender that:
 - (i) Are consistent with the purpose of providing housing for Low-Income Families and Very Low-Income Families, as defined below and required herein;
 - (ii) Are reasonably related to HOME Program eligibility of prospective tenants and to the prospective tenants' ability to perform the obligations of the Borrower's form lease;
 - (iii) Give reasonable consideration to the housing needs of Families that would have preference under 24 CFR 960.211 (Federal selection preferences for admission to public housing); and
 - (iv) Provide for (x) the selection of residents from a written waiting list in the chronological order of their application, insofar as practicable and (y) the prompt written notification to any rejected

applicant of the grounds for any rejection.

7. (a) During the term of this Affordable Housing Restriction, the Project rental units, to be defined as **# of restr. units** in the Project shall be leased exclusively to Families (as defined below) whose annual incomes are less than sixty percent (60%) of the median income for the Area (as defined below) ("Very Low-Income Families") based on family size as determined by the U.S. Department of Housing and Urban Development ("HUD"). A "Family" is defined as one or more individuals occupying a unit and satisfying the standards adopted by HUD for the so-called Section 8 Program under the United States Housing Act of 1937 and promulgated at 24 C.F.R. Part 812. The "Area" is defined as MSA. A Family's annual income shall be the anticipated total income from all sources received by the Family head and spouse (even if temporarily absent) and by each additional member of the Family (other than children under the age of 18 years), including all net income derived from assets for the 12-month period following the effective date of certification of income. Annual Income specifically includes and excludes certain types of income as set forth in, and shall be determined in accordance with, 24 C.F.R. 813.106 (or any successor regulations).

(b) Additionally, the monthly rent charged to tenants of the Project shall not exceed the lesser of:

- (i) The fair market rent for existing housing for comparable units in the Area as established by HUD under regulations promulgated at 24 C.F.R. 888.111 (or successor regulations), less the monthly allowance for the utilities and services (excluding telephone) to be paid by the tenant; or
- (ii) An amount equal to thirty percent (30%) of the monthly adjusted income of a Family whose gross income equals sixty-five percent (65%) (or such higher or lower percentage as may be established by HUD pursuant to applicable regulations under the HOME Program) of the median income for the Area, as determined by HUD, with adjustment for the number of bedrooms in the unit, as provided by HUD. In determining the maximum monthly rent that may be charged for a unit under this clause (ii), the Borrower shall subtract from the above amount an allowance for any utilities and services (excluding telephone) to be paid by the resident. Monthly adjusted income shall equal one-twelfth of adjusted income. Adjusted income shall be as defined in 24 C.F.R. 813.102 using assumptions provided by HUD.

(c) If at any time less than the required percentage of units in the Project are leased, rented or occupied by Very Low Income Families as a result increases in the incomes of existing tenants, the next available units shall all be leased, rented or otherwise made available to a Very Low Income Families until the required percentage of units occupied by Very Low Income Families is again obtained. Subject to the foregoing, available units shall be leased, rented or otherwise made available to Low Income Families. In addition to the foregoing, a Family who no longer qualifies as a Low Income Family as a result of increased income must pay as monthly rent the lesser of (x) the maximum amount payable by the Family under the laws of the City of New Bedford or The Commonwealth of Massachusetts or (y) thirty percent (30%) of the Family's monthly adjusted income (as defined above) as recertified annually.

8. The Borrower represents, warrants and covenants that the determination of whether a Family meets the income requirements set forth herein shall be made by Borrower at the time of leasing of a unit in the Project and thereafter at least annually on the basis of the current income of such Family. Borrower shall maintain as part of its Project records copies of all leases of units in the Project and all initial and annual income certifications by tenants of the Project. Within 60 days after the end of each calendar year of occupancy of any portion of the Project, the Borrower shall provide to the Lender annual reports consisting of certifications regarding the annual and monthly gross and adjusted income of each Family occupying a unit at the Project. With respect to Families who moved to the Project in the prior year, the annual report shall also include certifications regarding the annual and monthly gross and adjusted incomes of such Families at the time of their initial occupancy at the Project. The annual reports shall be in a form approved by the Lender and shall contain such supporting documentation as the Lender shall reasonably require. In addition to the foregoing, Borrower shall keep such additional records and prepare and submit to Lender such additional reports as Lender may deem necessary to ensure compliance with the requirements of this Affordable Housing Restriction and of the HOME Program.

9. Prior to initial occupancy of the Project and annually thereafter as part of the annual reports required under Section 8 above, Borrower shall submit to Lender a proposed schedule of monthly rents and monthly allowances for utilities and services for all units in the Project. The rent schedule shall include both the maximum rents applicable to units under Subsections 7(b) and 7(c) above as well as the actual rents to be charged to over-income Families under Subsection 7(d) above. Such schedule shall be subject to the approval of Lender for compliance with the requirements of Section 7 above. After approval of a schedule of rents and allowances by Lender, rents shall not be increased without the Lender's prior written approval of either (x) a specific request by Borrower for a rent increase or (y) the next annual schedule of rents and allowances. Notwithstanding the foregoing, rent increases shall be subject to the provisions of outstanding leases and shall not be implemented without at least 30 days' prior written notice by Borrower to all affected tenants.

10. The Borrower shall not include in any lease for a unit in the Project any of the following provisions:

- (i) Agreement by the tenant to be sued, to admit guilt or to a judgment in favor of the Borrower in a lawsuit brought in connection with the lease.
- (ii) Agreement by the tenant that the Borrower may take, hold, or sell personal property of household members without notice to the tenant and a court decision on the rights of the parties. This

prohibition, however, does not apply to an agreement by the tenant concerning disposition of personal property remaining in the unit after the tenant has moved out of the unit. The Borrower may dispose of such personal property in accordance with state law.

- (iii) Agreement by the tenant not to hold the Borrower or the Borrower's agents legally responsible for any action or failure to act, whether intentional or negligent.
- (iv) Agreement of the tenant that the Borrower may institute a lawsuit without notice to the tenant.
- (v) Agreement by the tenant that the Borrower may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties.
- (vi) Agreement by the tenant to waive any right to a trial by jury.
- (vii) Agreement by the tenant to waive the tenant's right to appeal, or to otherwise challenge in court, a court decision in connection with the lease.
- (viii) Agreement by the tenant to pay attorney's fees or other legal costs even if the tenant wins in a court proceeding by the Borrower against the tenant. The tenant, however, may be obligated to pay costs if the tenant loses.

All leases for units in the Project shall be for terms of not less than one (1) year, unless by mutual agreement between the tenant and Borrower, and shall require tenants to provide information required for the Borrower to meet its reporting requirements hereunder. Borrower may not terminate the tenancy or refuse to renew the lease of an occupant of the Project except (i) for serious or repeated violation of the terms and conditions of the lease; (ii) for violations of applicable federal, state or local law; or (iii) for other good cause. Any termination or refusal to renew must be preceded by not less than thirty (30) days by Borrower's service on the tenant of a written notice specifying the grounds for the action.

11. The Borrower may not sell, transfer or exchange all or any portion of the Project without the Lender's prior written consent.

12. The Borrower shall not demolish any part of the Project or substantially subtract from any real or personal property of the Project except in conjunction with renovation or rehabilitation of the Project or construction of a new project on the Premises, in either case subject to the prior written consent of the Lenders, which consent may be granted or withheld in the Lenders' sole judgment. The Borrower shall not permit the use of any residential unit for any purpose other than rental housing.

13. The Borrower represents, warrants and agrees that if the Project, or any part thereof, shall be damaged or destroyed, the Borrower (subject to the approval of the lender(s) which will provide the financing) will use its best efforts to repair and restore the Project to substantially the same condition as existed prior to the event causing such damage or destruction, and the Borrower represents, warrants and agrees that the Project shall thereafter continue to operate in accordance with the terms of this Affordable Housing Restriction.

14. Any use of the Premises or activity thereon which is inconsistent with the purpose of this Affordable Housing Restriction is expressly prohibited. Borrower shall carry out each activity provided for in this Agreement in compliance with all applicable federal laws and regulations described in 24 CFR 92.350 (equal opportunity and fair housing), 92.351 (affirmative marketing), 92.353 (displacement, relocation, and acquisition), 92.355 (lead-based paint), 92.356 (conflict of interest), 92.357 (debarment and suspension) and 92.358 (flood insurance). **Borrower hereby grants to Lender and its duly authorized representatives the right to enter the Premises (a) at reasonable times and in a reasonable manner for the purpose of inspecting the Premises to determine compliance with this Affordable Housing Restriction or any other agreement between Borrower and Lender and (b) after 30 days prior written notice, to take any reasonable and appropriate action under the circumstances to cure any violation of the provisions of this Affordable Housing Restriction. The notice referred to in clause (b) shall include a clear description of the course and approximate cost of the proposed cure.**

15. The rights hereby granted shall include the right of Lender to enforce this Affordable Housing Restriction by appropriate legal proceedings and to obtain injunctive and other equitable relief against any violations, including without limitation relief requiring restoration of the Premises to its condition prior to any such violation (it being agreed that the Lender will have no adequate remedy at law), and shall be in addition to, and not in limitation of, any other rights and remedies available to the Lender. Borrower covenants and agrees to reimburse Lender all reasonable costs and expenses (including without limitation reasonable counsel fees) incurred in enforcing this Affordable Housing Restriction or in taking reasonable measures to cure any violation hereof, provided that a violation of this Affordable Housing Restriction is acknowledged by Borrower or determined by a court of competent jurisdiction to have occurred. By its acceptance of this Affordable Housing Restriction, Lender does not undertake any liability or obligation relating to the condition of the Premises. If any provision of this Affordable Housing Restriction shall to any extent be held invalid, the remainder shall not be affected.

16. The Lender is authorized to record or file any notices or instruments appropriate to assuring the enforceability of this Affordable Housing Restriction; and the Borrower on behalf of itself and its successors and assigns appoints the Lender its attorney-in-fact to execute, acknowledge and deliver any such instruments on its behalf. Without limiting the foregoing, the Borrower and its successors and assigns agrees to execute any such instruments upon request. The benefits of this Affordable

Housing Restriction shall be in gross and shall be assignable by the Lender. The Borrower and the Lender intend that the restrictions arising hereunder take effect upon the date hereof, and to the extent enforceability by any person ever depends upon the approval of governmental officials, such approval when given shall relate back to the date hereof regardless of the date of actual approval or the date of filing or recording of any instrument evidencing such approval.

17. Any notice, request or other communication which either party hereto may be required or may desire to give hereunder shall be made in writing, and shall be deemed to have been properly given if hand delivered or if mailed by United States registered or certified mail, postage prepaid, return receipt requested, addressed as follows:

If to Borrower:

applicant's names
property address
New Bedford, MA

If to Lender:

City Of New Bedford
c/o OHCD
608 Pleasant Street
New Bedford, MA 02740

or such other address as the party to be served with notice may have furnished in writing to the party seeking or desiring to serve notice as a place for the service of notice. A notice sent by first class mail shall be deemed given two days after mailing; a notice delivered by hand shall be deemed given upon receipt.

18. This Affordable Housing Restriction may not be amended, nor may any obligation hereunder be waived or released, without first obtaining the written consent of the Lender, which consent shall not be unreasonably withheld or delayed.

No documentary stamps are required as this Affordable Housing Restriction is not being purchased by the Lender.

Executed under seal this closing date

By:

applicant's name

applicant's name

COMMONWEALTH OF MASSACHUSETTS

County of Bristol, ss.,

On this day of month, 20year, before me, the undersigned notary public, personally appeared applicant, and proved to me through satisfactory evidence of identification, which was proof of ident., to be the person whose name is signed on the preceding document, and acknowledged to me that he/she/they signed it voluntarily for its stated purpose.

Notary Public
My Commission Expires:

EXHIBIT A - Property Description

City of New Bedford, MA
HOME Program
Mortgage

Name and Address of Borrower:

\$

PROPERTY LOCATION:

This Mortgage is made this _____ day of _____ by and between _____ as Borrower and the City of New Bedford, a municipality in the Commonwealth of Massachusetts, acting by and through the Office of Housing and Community Development with a mailing address at 608 Pleasant Street, New Bedford, Massachusetts 02740, as Lender.

1. BACKGROUND AND GRANTING CLAUSE

Borrower is indebted to Lender in the principal sum of _____ ("the Loan") which indebtedness is evidenced by Borrower's Promissory Note of even date herewith (the "Note"), providing for the repayment of the Loan under certain conditions and providing for other conditions of the Loan.

TO SECURE to Lender the repayment under the Note and the performance of the covenants and agreements of Borrower contained in this Mortgage, Borrower does hereby mortgage, grant, and convey to Lender, with MORTGAGE COVENANTS, upon the STATUTORY CONDITION and with the STATUTORY POWER OF SALE the following described property located in the County of Bristol, Commonwealth of Massachusetts, which has address of _____, New Bedford, Massachusetts, (the "Property Address"), as more particularly described on Exhibit A attached hereto;

TOGETHER with all the buildings and improvements now or hereafter erected on such real property, and all fixtures, easements, rights, licenses, appurtenances and rents, all of which shall be deemed and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said real property are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for that certain mortgage by and between the Borrower and _____ (the "Senior Mortgage"). Borrower warrants and covenants to defend generally the title of the Property against all claims and demands, subject to encumbrances of record.

2. COVENANTS

Borrower covenants and agrees as follows:

1. **Repayment**
In the event the Borrower sells or transfers the Property before the _____th anniversary of the Note, the Borrower shall repay to the Lender an amount as calculated under the Note.
2. **Condition of Property**
Borrower shall, within six months after the date hereof and prior to occupancy of the Property, abate or cause to be abated any and all health and safety defects at the Property. Borrower shall, within one year after the date hereof, remedy or cause to be remedied any violation of the housing quality standards set forth in the regulations of the United States Department of Housing and Urban Development at 24 CFR §882.109 or any successor regulations and the City of New Bedford's HOME Rehabilitation Standards. Lender shall have the right, pursuant to paragraph 7 below, to inspect the Property from time to time to verify compliance by Borrower with the foregoing.
3. **Prior Mortgages; Charges; Liens**
Borrower shall perform all of Borrower's obligations under the Senior Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage and leasehold payments or ground rents, if any.
4. **Hazard Insurance**
Borrower shall keep improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included with the term "extended coverage," and such periods as Lender may require, subject to the terms and conditions of the Senior Mortgage.

All insurance policies and renewals thereof shall include a standard mortgage clause in favor of Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and to Lender. Lender may make proof of loss if not made promptly by Borrower.

If the property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, subject to the rights of the mortgage under the Senior Mortgage, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.
5. **Preservation and Maintenance of Property**
Borrower shall keep the property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Mortgage is on a unit in a condominium or a planned unit development Borrower shall perform all

of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. Borrower shall not use the Property for other than his or her primary residence during the term of the Note. Leasing of the Property shall not be permitted without prior written consent of the Lender, which consent may be granted or withheld in the Lender's sole discretion.

6. **Protection of Lender's Security**

If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may disburse such sums, including reasonable attorney's fees, and take such actions as are necessary to protect Lender's interest, and any expense so incurred by Lender shall be secured by this Mortgage.

7. **Inspection**

Lender may make cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause thereafter related to Lender's interest in the Property.

8. **Condemnation**

The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation are hereby assigned and shall be paid to Lender, subject to the terms and conditions of the Senior Mortgage.

9. **Borrower Not Released; Forbearance by Lender Not a Waiver**

Extension of the time for payment or modification of the conditions of the terms for payment of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be waiver of or preclude the exercise of any such right or remedy.

10. **Successors and Assigns Bound; Joint and Several Liability; Co-signers**

The Borrower's interest under the Note and this Mortgage may not be transferred, assigned, or assumed without the written consent of Lender. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of the Lender and Borrower. All covenants and agreements of Borrower shall be joint and several.

11. **Notice**

Except for any given notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it mailing such notice by certified mail addressed to Borrower at the Property Address, and (b) any notice by Lender shall be given by hand-delivery or certified mail to Lender's address stated herein or to such other address Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

12. **Governing Law; Severability**

This Mortgage shall be governed by the laws of the Commonwealth of Massachusetts. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which shall be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "cost," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

13. **Breach; Remedies**

Subject to the terms and conditions of the Senior Mortgage, upon Borrower's breach of the STATUTORY CONDITION or any covenant or agreement of Borrower in the Note or this Mortgage, including the covenant to pay when due any sums secured by this Mortgage, Lender, prior to acceleration shall give notice to Borrower as provided in Paragraph 11 thereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days for the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to secure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to court action to assert the nonexistence of a default or any other defense of Borrower to acceleration and sale.

If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may invoke the STATUTORY POWER OF SALE and any other remedy permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 13, including, but not limited to, reasonable attorneys' fees, all of which shall be secured by this Mortgage.

If the Lender invokes the STATUTORY POWER OF SALE, Lender shall mail a copy of a notice of sale to Borrower, and to any other person required by applicable law, in the manner provided by applicable law, including, but not limited to, Fannie Mae. Lender shall publish the notice of sale and the Property shall be sold in the manner prescribed by applicable law. Lender or Lender's designee may purchase the property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all reasonable costs and expenses of the sale, including reasonable attorneys' fees and costs of title evidence; (b) to all sums secured with this mortgage; and (c) the excess, if any, to the person or persons legally entitled thereto.

14. **Request for Notice of Default and Foreclosure Under Superior and Inferior Mortgages or Deeds of Trust**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth herein, of any default under the superior encumbrance and of any sale or other foreclosure. Lender also agrees to give notice to superior lender or its designee of any default under the inferior encumbrance and of any sale or other foreclosure.

15. **Borrower's Right to Reinstate**

Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, subject to the terms and conditions of the Senior Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to the earlier to occur of (i) sale of the Property pursuant to the STATUTORY POWER OF SALE contained in this Mortgage or (ii) entry of a judgment enforcing this Mortgage if: (a) Borrower cures all breaches of any covenants or agreements of Borrower contained in the Note and this Mortgage; (b) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 13 hereof, including, but not limited to, reasonable attorneys' fees; and (c) Borrower takes such action as Lender may reasonable require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, the Note, this force and effect as if no acceleration had occurred.

16. **Release**

Upon the expiration of the term of the Note or upon proper payment of all sums secured by this Mortgage, Lender shall discharge this Mortgage without cost to Borrower. Borrower shall pay all costs or recordation, if any.

Witness our hands and seals this day of

Witness

Borrower-

Borrower-

COMMONWEALTH OF MASSACHUSETTS

County of Bristol, ss.,

On this of , 201, before me, the undersigned notary public, personally appeared , and proved to me through satisfactory evidence of identification, which was MA Drivers License, to be the person whose name is signed on the preceding document, and acknowledged to me that signed it voluntarily for its stated purpose.

Notary Public
My Commission Expires:

Exhibit A - Property Description

City of New Bedford
HOME Program
Promissory Note

Name and Address of Borrower:

applicant's name

address

New Bedford, Massachusetts

PROPERTY LOCATION: property address

\$loan amount

Date: closing date

1. BORROWER'S PROMISE TO PAY

FOR VALUE RECEIVED, the undersigned applicant's name (the "Borrower"), promise to pay to the order of the City of New Bedford, (the "Lender"), a municipality in the Commonwealth of Massachusetts, acting by and through the Office of Housing and Community Development, which term shall include the holder from time to time of this Note, as its address at 608 Pleasant Street, New Bedford, Massachusetts 02740, or at such other place as the Lender may from time to time designate in writing, the principal sum of typed loan amount (\$loan amount) in accordance with the terms and conditions of this Note.

The Borrower also promises the following:

A. If the Property is sold prior to the respective loan term(s) of this Note, the following applies:

The property is sold on the open market and the HOME loan (or a portion thereof) is recaptured by the City of New Bedford to be used for a HOME eligible activity.

In all cases HOME deferred loans will be forgiven at the end of their respective terms.

If your property is sold prior to the end of the term(s) of each respective HOME loan, then HOME funds will be repaid to the City on a shared equity basis according to the following formula:

Net Proceeds = (sales price - municipal liens - principal & interest owed to senior lenders - selling costs)

Borrower's Investment = (down payment + principal paid on first mortgage)

City's Investment = (HOME assistance)

Total Investment = (seller's investment + city's investment)

Amount of net proceeds to be returned to the city =
$$\frac{(\text{city's investment})}{(\text{total investment})} * \text{net proceeds}$$

Amount of net proceeds to be returned to the borrower =
$$\frac{(\text{borrower's investment})}{(\text{total investment})} * \text{net proceeds}$$

B. If an Event of Default shall occur before the term of this note is completed, the Borrower agrees to repay to the order of the Lender or its designee an amount equal to the original principal amount of the Loan plus any interest due.

C. The Borrower agrees to use the Property as their principal residence during the term of this Promissory Note provided that they continue to own the Property.

2. PAYMENTS

The principal balance of typed loan amount is to be a deferred loan repayable only on default and in accordance with the resale restrictions as outlined herein.

Principal for the deferred loan is due only on default, and if principal becomes due, it shall be due and payable on demand by the holder of this Note. After completing the ____ () year term of the deferred loan, the principal will be forgiven provided that the Borrower is not in default under the terms of this Note.

The borrower shall make any payment due under this Promissory Note in full at the time of sale or transfer of the Property or upon the earlier occurrence of the event of Default.

ON DEMAND, together with interest after demand at the rate of eight percent (8%) per annum. The holder of this note agrees that demand for payment from the maker(s) will not be made until the earlier to occur of any one or more of the following events:

1. The death of the maker or if there is more than one maker, the death of the survivor of the maker hereof; or
2. The sale, lease, mortgage or other transfer of any kind or nature of the mortgaged property or the placement of any lien, attachment, or other encumbrance of any nature on the mortgaged property; or
3. The failure of the maker(s) to perform or to cause to be performed any of the conditions or covenants contained in this note or contained in the mortgage executed by the maker(s) used to secure this note.

3. DEFAULT

It will be an Event of Default under this Promissory Note if the following occurs:

- A. Default under any term or condition of this Promissory Note, the Mortgage, the Loan Agreement between the Borrower and the Lender.
- B. Default, continuing beyond an applicable notice or grace period, under the Mortgage.

4. PAYMENT OF NOTE HOLDER'S COSTS AND EXPENSES

If the Lender is required to initiate legal process as the result of the Borrower's default as described above, the Lender will have the right to be paid back for all of its costs and expenses incurred as a result of such default, to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorney's fees.

5. THIS NOTE SECURED BY A MORTGAGE

In addition to the protections given to the Lender under this Promissory Note, a Mortgage of the Property of even date (the "Mortgage") sets forth certain other terms and conditions that apply to the Loan and protects the Lender from possible losses which might result if the Borrower does not keep the promises made in this Promissory Note.

6. BORROWER'S WAIVERS

The Borrower waives all rights to require the Lender to do certain things to the extend permitted by law. These things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice to dishonor"); (C) to obtain an official certification of nonpayment (known as "protest").

7. GIVING OF NOTICES

Any notices that must be given to the Borrower under this Promissory Note will be given by delivering it or by mailing it by certified mail addressed to the Borrower at the address of the Property set forth above. A notice will be delivered or mailed to the Borrower at a different address if the Borrower gives the Lender proper written notice of the Borrower's different address.

Any notice that must be given to the Lender under this Promissory Note will be given by delivering it or mailing it by certified mail to the Lender at the following address:

City of New Bedford
c/o OHCD
608 Pleasant Street
New Bedford, MA 02740

8. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

If more than one person signs this Promissory Note, each person is fully and personally obligated to keep all of the promises made in this Promissory Note. Any guarantor, surety, or endorser of this Promissory Note is also obligated to do these things. The Lender may enforce its rights under this Promissory Note against the signatories either individually or together. This means that both signatories, either individually or together, may be required to pay all of the amounts owed under this Promissory Note.

9. TERM

The term of this Promissory Note shall commence on closing date and shall end on last payment date.

10. GOVERNING LAW

This Promissory Note shall be governed by the laws of the Commonwealth of Massachusetts.

IN WITNESS WHEREOF, the Borrower has executed and delivered this Note under seal as of the day and year first above written.

Witness our hands and seals this day by # day of month/year

Witness

applicant

COMMONWEALTH OF MASSACHUSETTS

County of Bristol, ss.,

On this day of month, 20year, before me, the undersigned notary public, personally appeared applicant, and proved to me through satisfactory evidence of identification, which was proof of ident., to be the person whose name is signed on the preceding document, and acknowledged to me that he/she/they signed it voluntarily for its stated purpose.

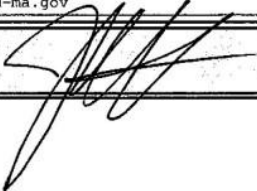
Notary Public
My Commission Expires:

SF-424 and Certifications

OMB Number: 4040-0004
Expiration Date: 8/31/2016

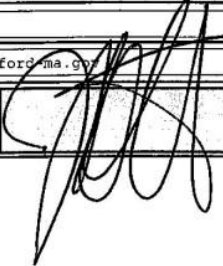
Application for Federal Assistance SF-424		
<p>* 1. Type of Submission:</p> <p><input type="checkbox"/> Preapplication</p> <p><input checked="" type="checkbox"/> Application</p> <p><input type="checkbox"/> Changed/Corrected Application</p>		
<p>* 2. Type of Application:</p> <p><input checked="" type="checkbox"/> New</p> <p><input type="checkbox"/> Continuation</p> <p><input type="checkbox"/> Revision</p>		
<p>* If Revision, select appropriate letter(s):</p> <p>_____</p> <p>* Other (Specify):</p> <p>_____</p>		
<p>* 3. Date Received:</p> <p>_____</p>		<p>4. Applicant Identifier:</p> <p>4600142</p>
<p>5a. Federal Entity Identifier:</p> <p>_____</p>		<p>5b. Federal Award Identifier:</p> <p>_____</p>
<p>State Use Only:</p>		
<p>6. Date Received by State:</p> <p>_____</p>		<p>7. State Application Identifier:</p> <p>_____</p>
<p>8. APPLICANT INFORMATION:</p>		
<p>* a. Legal Name: City of New Bedford</p>		
<p>* b. Employer/Taxpayer Identification Number (EIN/TIN):</p> <p>04-6001402</p>		<p>* c. Organizational DUNS:</p> <p>0757191870000</p>
<p>d. Address:</p>		
<p>* Street1: 133 William Street</p>		
<p>Street2: _____</p>		
<p>* City: New Bedford</p>		
<p>County/Parish: _____</p>		
<p>* State: MA: Massachusetts</p>		
<p>Province: _____</p>		
<p>* Country: USA: UNITED STATES</p>		
<p>* Zip / Postal Code: 02740-86000</p>		
<p>e. Organizational Unit:</p>		
<p>Department Name:</p> <p>DPHCD</p>		<p>Division Name:</p> <p>Housing & Community Dev.</p>
<p>f. Name and contact information of person to be contacted on matters involving this application:</p>		
<p>Prefix: Mr. * First Name: Patrick</p>		
<p>Middle Name: J.</p>		
<p>* Last Name: Sullivan</p>		
<p>Suffix: _____</p>		
<p>Title: Director</p>		
<p>Organizational Affiliation:</p> <p>Department of Planning, Housing & Community Development</p>		
<p>* Telephone Number: 508 979-1500</p>		<p>Fax Number: 508 979-1575</p>
<p>* Email: Patrick.Sullivan@newbedford-ma.gov</p>		

Application for Federal Assistance SF-424			
* 9. Type of Applicant 1: Select Applicant Type: <input type="text"/>			
Type of Applicant 2: Select Applicant Type: <input type="text"/>			
Type of Applicant 3: Select Applicant Type: <input type="text"/>			
* Other (specify): <input type="text"/>			
* 10. Name of Federal Agency: <input type="text" value="Department of Housing and Urban Development"/>			
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.219"/>			
CFDA Title: <input type="text" value="Community Development Block Grant Program"/>			
* 12. Funding Opportunity Number: <input type="text"/>			
* Title: <input type="text"/>			
13. Competition Identification Number: <input type="text"/>			
Title: <input type="text"/>			
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>			
* 15. Descriptive Title of Applicant's Project: <input type="text" value="FY2015 Action Plan for various community development programs to help maintain the community's economic, social, and physical infrastructure."/>			
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>			

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant	MA-09
* b. Program/Project	Ninth
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date:	07/01/2015
* b. End Date:	06/30/2016
18. Estimated Funding (\$):	
* a. Federal	2,714,357.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	225,000.00
* g. TOTAL	2,939,357.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix:	
* First Name:	Jonathan
Middle Name:	F.
* Last Name:	Mitchell
Suffix:	
* Title:	Mayor
* Telephone Number:	508 979-1410
Fax Number:	
* Email:	Jonathan.Mitchell@newbedford-ma.gov
* Signature of Authorized Representative:	
* Date Signed:	06/12/2015

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* If Revision, select appropriate letter(s): _____ * Other (Specify): _____		
* 3. Date Received: _____		4. Applicant Identifier: 4600142
5a. Federal Entity Identifier: _____		5b. Federal Award Identifier: _____
State Use Only:		
6. Date Received by State: _____		7. State Application Identifier: _____
8. APPLICANT INFORMATION:		
* a. Legal Name: City of New Bedford		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-6001402		* c. Organizational DUNS: 0757191870000
d. Address:		
* Street1: 133 William Street		
Street2: _____		
* City: New Bedford		
County/Parish: _____		
* State: MA: Massachusetts		
Province: _____		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 02740-86000		
e. Organizational Unit:		
Department Name: DPHCD		Division Name: Housing & Community Dev.
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.		* First Name: Patrick
Middle Name: J.		
* Last Name: Sullivan		
Suffix: _____		
Title: Director		
Organizational Affiliation: Dept. of Planning, Housing & Community Development (DPHCD)		
* Telephone Number: 508 979-1500		Fax Number: 508 979-1575
* Email: Patrick.Sullivan@newbedford-ma.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.239"/> CFDA Title: <input type="text" value="HOME Investment Partnership Program"/>	
* 12. Funding Opportunity Number: <input type="text"/> * Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="FY2015 Action Plan for the expansion of affordable housing opportunities, particularly for rental housing for low and very low income households."/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant	MA-09
* b. Program/Project	Ninth
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date:	07/01/2015
* b. End Date:	06/30/2016
18. Estimated Funding (\$):	
* a. Federal	628,614.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	628,614.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix:	
* First Name:	Jonathan
Middle Name:	F.
* Last Name:	Mitchell
Suffix:	
* Title:	Mayor
* Telephone Number:	508 979-1410
Fax Number:	
* Email:	Jonathan.Mitchell@newbedford-ma.gov
* Signature of Authorized Representative:	
* Date Signed:	06/12/2015

Application for Federal Assistance SF-424		
<div> <div> * 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application </div> <div> * 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision </div> <div> * If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/> </div> </div>		
* 3. Date Received: <input type="text"/>		4. Applicant Identifier: <input type="text" value="4600142"/>
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of New Bedford"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="04-6001402"/>		* c. Organizational DUNS: <input type="text" value="0757191870000"/>
d. Address:		
* Street1: <input type="text" value="133 William Street"/> Street2: <input type="text"/> * City: <input type="text" value="New Bedford"/> County/Parish: <input type="text"/> * State: <input type="text" value="MA: Massachusetts"/> Province: <input type="text"/> * Country: <input type="text" value="USA: UNITED STATES"/> * Zip / Postal Code: <input type="text" value="02740-8600"/>		
e. Organizational Unit:		
Department Name: <input type="text" value="DPHCD"/>		Division Name: <input type="text" value="Housing & Community Dev."/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Mr."/> * First Name: <input type="text" value="Patrick"/> Middle Name: <input type="text" value="J."/> * Last Name: <input type="text" value="Sullivan"/> Suffix: <input type="text"/> Title: <input type="text" value="Director"/> Organizational Affiliation: <input type="text" value="Dept. of Planning, Housing & Community Development (DPHCD)"/> * Telephone Number: <input type="text" value="508 979-1500"/> Fax Number: <input type="text" value="508 979-1575"/> * Email: <input type="text" value="Patrick.Sullivan@newbedford-ma.gov"/>		

Application for Federal Assistance SF-424		
* 9. Type of Applicant 1: Select Applicant Type:		
<input type="text"/>		
Type of Applicant 2: Select Applicant Type:		
<input type="text"/>		
Type of Applicant 3: Select Applicant Type:		
<input type="text"/>		
* Other (specify):		
<input type="text"/>		
* 10. Name of Federal Agency:		
<input type="text" value="Department of Housing and Urban Development"/>		
11. Catalog of Federal Domestic Assistance Number:		
<input type="text" value="14.231"/>		
CFDA Title:		
<input type="text" value="Emergency Solutions Grant"/>		
* 12. Funding Opportunity Number:		
<input type="text"/>		
* Title:		
<input type="text"/>		
13. Competition Identification Number:		
<input type="text"/>		
Title:		
<input type="text"/>		
14. Areas Affected by Project (Cities, Counties, States, etc.):		
<input type="text"/>	<input type="button" value="Add Attachment"/>	<input type="button" value="Delete Attachment"/>
* 15. Descriptive Title of Applicant's Project:		
<input type="text" value="FY2015 Action Plan for assisting emergency shelters with operation support and direct financial assistance for homeless prevention and rapid re-housing."/>		
Attach supporting documents as specified in agency instructions.		
<input type="button" value="Add Attachments"/>	<input type="button" value="Delete Attachments"/>	<input type="button" value="View Attachments"/>

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant <input style="width: 60px;" type="text" value="MA-09"/>	* b. Program/Project <input style="width: 60px;" type="text" value="Ninth"/>
Attach an additional list of Program/Project Congressional Districts if needed. <div style="display: flex; justify-content: space-between; align-items: center;"> <input style="width: 150px;" type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div> </div>	
17. Proposed Project:	
* a. Start Date: <input style="width: 60px;" type="text" value="07/01/2015"/>	* b. End Date: <input style="width: 60px;" type="text" value="06/30/2016"/>
18. Estimated Funding (\$):	
* a. Federal	227,275.00
* b. Applicant	<input style="width: 150px;" type="text"/>
* c. State	<input style="width: 150px;" type="text"/>
* d. Local	<input style="width: 150px;" type="text"/>
* e. Other	<input style="width: 150px;" type="text"/>
* f. Program Income	<input style="width: 150px;" type="text"/>
* g. TOTAL	227,275.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input style="width: 60px;" type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <div style="display: flex; justify-content: space-between; align-items: center;"> <input style="width: 150px;" type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div> </div>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input style="width: 60px;" type="text"/>	* First Name: <input style="width: 150px;" type="text" value="Jonathan"/>
Middle Name: <input style="width: 150px;" type="text" value="F."/>	
* Last Name: <input style="width: 150px;" type="text" value="Mitchell"/>	
Suffix: <input style="width: 60px;" type="text"/>	
* Title: <input style="width: 100px;" type="text" value="Mayor"/>	
* Telephone Number: <input style="width: 100px;" type="text" value="508 979-1410"/>	Fax Number: <input style="width: 100px;" type="text"/>
* Email: <input style="width: 150px;" type="text" value="Jonathan.Mitchell@newbedford-ma.gov"/>	
* Signature of Authorized Representative:	* Date Signed: <input style="width: 60px;" type="text" value="06/12/2015"/>



CPMP Non-State Grantee Certifications

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

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

NON-STATE GOVERNMENT CERTIFICATIONS

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

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

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

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

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

Jurisdiction

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

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


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

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

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

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

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



Signature/Authorized Official

6.12.2015

Date

Jonathan F. Mitchell

Name

Mayor

Title

133 William Street

Address

New Bedford, MA 02740

City/State/Zip

508.979.1410

Telephone Number

Jurisdiction

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

Specific CDBG Certifications

The Entitlement Community certifies that:

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

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

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

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

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

Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2__, 2__, 2__, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

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

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

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

Excessive Force -- It has adopted and is enforcing:

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

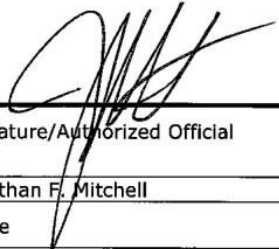
A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Jurisdiction

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

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

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

 _____ Signature/Authorized Official	<div style="border: 1px solid black; padding: 2px;">6.12.2015</div> Date
<div style="border: 1px solid black; padding: 2px;">Jonathan F. Mitchell</div> Name	
<div style="border: 1px solid black; padding: 2px;">Mayor</div> Title	
<div style="border: 1px solid black; padding: 2px;">133 William Street</div> Address	
<div style="border: 1px solid black; padding: 2px;">New Bedford, MA 02740</div> City/State/Zip	
<div style="border: 1px solid black; padding: 2px;">508.979.1410</div> Telephone Number	

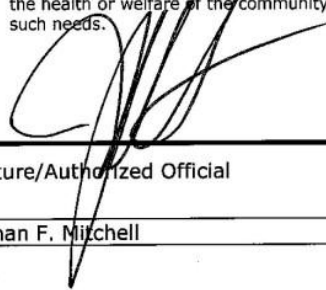
Jurisdiction _____

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

**OPTIONAL CERTIFICATION
CDBG**

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

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



5.12.2015

Signature/Authorized Official

Date

Jonathan F. Mitchell

Name

Mayor

Title

133 William Street

Address

New Bedford, MA 02740

City/State/Zip

508.979.1410

Telephone Number

Jurisdiction _____

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

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

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

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

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

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



Signature/Authorized Official

6.12.2015

Date

Jonathan F. Mitchell

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Mayor

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Telephone Number

Jurisdiction _____

- ☒ **This certification does not apply.**
☐ **This certification is applicable.**

HOPWA Certifications

The HOPWA grantee certifies that:

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

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

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

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

Jurisdiction _____

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

ESG Certifications

I, Jonathan F. Mitchell, Mayor of New Bedford, MA, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

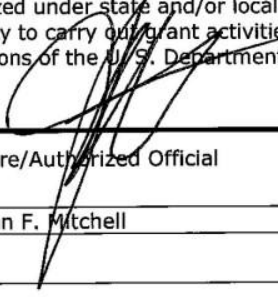
1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Solutions Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The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

Jurisdiction

authorities as specified in 24 *CFR* Part 58.

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

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

	<div style="border: 1px solid black; padding: 2px;">6.12.2015</div>
Signature/Authorized Official	Date
<div style="border: 1px solid black; padding: 2px;">Jonathan F. Mitchell</div>	
Name	
<div style="border: 1px solid black; padding: 2px;">Mayor</div>	
Title	
<div style="border: 1px solid black; padding: 2px;">133 William Street</div>	
Address	
<div style="border: 1px solid black; padding: 2px;">New Bedford, MA 02740</div>	
City/State/Zip	
<div style="border: 1px solid black; padding: 2px;">508.979.1410</div>	
Telephone Number	

Jurisdiction

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

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

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

Drug-Free Workplace Certification

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

Place Name	Street	City	County	State	Zip
Dept. of Planning, Housing & Community Development	608 Pleasant St.	New Bedford	Bristol	MA	02740

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

Jurisdiction

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

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

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

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



Signature/Authorized Official

6.12.2015

Date

Jonathan F. Mitchell

Name

Mayor

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