



CITY OF NEW BEDFORD | MASSACHUSETTS

Five Year Consolidated Plan for FY2025 – FY2029

Annual Action Plan FY2025



Office of Housing & Community Development
Joshua Amaral, Director

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Five Year Consolidated Plan for FY2025 – FY2029

CITY OF NEW BEDFORD | MASSACHUSETTS

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 block grant funds from the U.S. Department of Housing and Urban Development (HUD) to address critical housing and community development needs. These 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 by providing decent housing, a suitable living environment, and expanded economic opportunities. HOME funds help the City to create and preserve affordable housing. ESG supports outreach and shelters for homeless populations and programs that prevent or rapidly rehouse individuals and families experiencing homelessness.

Every five years, HUD requires the submission of a Consolidated Plan, which serves several purposes:

- Informed both by data and strong citizen participation, the Consolidated Plan 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.
- Consolidated Plans describe **recommendations for specific projects and services** to address housing, community development, emergency shelter, and homeless needs identified through public meetings, needs assessments, coalition meetings, consultations with neighborhood associations, linguistic minority organizations, and other community organizations, and proposals solicited through both public meetings and an application process.

- The Consolidated Plan outlines **activities that will be funded utilizing federal block grants from HUD** 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. It covers the five-year period from July 1, 2025 through June 30, 2029.

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

The housing and community development objectives identified in this Consolidated 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 people with special housing needs**, including the frail elderly, severely mentally ill, developmentally disabled, physically disabled, and people with AIDS and related diseases;
- Expanding opportunities for **homeownership**;
- Promoting **business revitalization** efforts by providing technical assistance to microentrepreneurs and small business owners;
- Responding to the needs for **infrastructure improvements** such as reconstructing city streets and sidewalks, demolishing abandoned and unsafe buildings, and replacing lead 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 have focused on activities that helped to improve 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 investing in public infrastructure, facilities, and parks.

An inclusive public process conducted with extensive outreach, community input, careful planning, and a significant commitment of financial resources have enabled the City to consistently achieve strong performance across all programs and objectives despite funding

constraints from HUD grants. The city 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

Please see Section PR 15 for details about the city's consultation and participation process.

To ensure maximum participation from the residents of New Bedford, the Consolidated Planning process included public meetings, stakeholder sessions, focus group meetings with key sub-populations, and a community survey conducted in English, Spanish, Portuguese, Haitian Creole and K'iche. In addition to meetings with neighborhood organizations, the Office of Housing & Community Development (OHCD) conducted two community public meetings.

A draft of the Consolidated Plan was available for public review for a thirty (30) day period from April 1, 2025 – April 30, 2025 on the City of New Bedford's website at <https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>. A notice of the draft Action Plan's availability was both posted on the City of New Bedford's website at <https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/> and sent to multiple stakeholders and networks throughout the city in addition to being posted in City Hall and public libraries.

5. Summary of public comments

All comments were accepted.

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

All comments were accepted.

7. Summary

The City of New Bedford has identified its priority housing and community development needs and created a strategic response to addressing them. Many of these strategies have the potential for improving 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 described in this Consolidated Plan will be achieved, providing tremendous opportunities for low- and moderate-income individuals and families throughout New Bedford.

The City remains confident that its consistently high level of performance enjoyed in the past will be maintained as it explores innovative ways to create the best possible community and neighborhoods for its low- and moderate-income residents.

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	Office of Housing & Community Development
CDBG Administrator	NEW BEDFORD	Office of Housing & Community Development
HOPWA Administrator	N/A	N/A
HOME Administrator	NEW BEDFORD	Office of Housing & Community Development
ESG Administrator	NEW BEDFORD	Office of Housing & Community Development
HOPWA-C Administrator	N/A	N/A

Table 1 – Responsible Agencies

Narrative

The New Bedford Office of Housing and Community Development (OHCD) is charged with responsibility for administering the federal Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) funds. OHCD prepares all plans and reports, provides financial oversight and monitors program compliance. The OHCD also serves as the Collaborative Applicant, HMIS Lead and convening organization for MA-505 colloquially known as the Bristol County Continuum of Care (BCCC).

Other New Bedford city departments and quasi-governmental entities, including the city's Human Services Department, Department of Parks, Recreation and Beaches and the New Bedford Economic Development Council (NBEDC) help to administer the funds and/or implement programs or projects identified in the Consolidated Plan.

The OHCD engages with subrecipient organizations selected through a formal online application process to implement programs and projects identified in the Consolidated Plan, all of whom are instrumental in successfully meeting the City's Consolidated Plan priorities and goals. The OHCD also issues applications for non-profit and for-profit developers to carry out residential and commercial development projects using program financing to address needs and priorities identified in the Consolidated Plan.

Consolidated Plan Public Contact Information

Joshua Amaral, Director
Office of Housing and Community Development
572 Pleasant Street
New Bedford, MA 02740
Phone: 508-979-1500
Email: Joshua.Amaral@newbedford-ma.gov

PR-10 Consultation

24 CFR 91.100, 91.110, 91.200(b), 91.300(b), 1.215(I) and 91.315(I)

1. Introduction

The City of New Bedford, through its Office of Housing and Community Development (OHCD), undertook extensive consultations with relevant agencies, organizations, and community-based groups to obtain input on priority needs, recommended strategies, and investment opportunities. These 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)).

As the agency responsible for developing New Bedford’s Consolidated Plan, the OHCD coordinates many of the housing, planning, and homelessness initiatives within the city. The OHCD leads the City’s community development planning efforts including neighborhood-based planning efforts and serves as the lead for the Continuum of Care. In addition, the OHCD chairs a housing coalition of non-profits, developers, bankers and realtors to identify and address New Bedford housing needs. The OHCD also collaborates with the New Bedford Human Services and Recreation Departments that oversee the City’s youth programs, family supports and senior programs. These ongoing initiatives illustrate some of the ways that New Bedford 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

New Bedford’s OHCD administratively supports the MA-505 Continuum of Care (CoC) that is the product of a May 2024 merger between the former MA-505 and MA-519 CoCs. The “new” MA-505 CoC known as the “Bristol County CoC” or “BCCC” represents all the key agencies and organizations providing housing, homeless and prevention services in all of Bristol County

(except for the City of Fall River which serves as its own, independent CoC). The BCCC represents more than 80 participants including private agencies, municipal departments, local housing authorities and state agencies with responsibility for affordable housing production and homeless services. The BCCC meets monthly with an agenda that is collaboratively developed by the OHCD and the CoC's Executive Board. Monthly meetings are conducted as strategic planning and training sessions for the entire CoC.

The BCCC, with the OHCD, coordinates CoC Initiatives such as the Point-in-Time (PIT) and Housing Inventory (HIC) counts, establishing prioritization and operating standards, establishing and operating Coordinated Entry and operating programs funded with CoC resources. OHCD also serves as the lead agency for the CoC's Homeless Management Information System (HMIS) system.

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

This Consolidated Plan was developed by the city's Office of Housing & Community Development who also serves as the CoC Lead Agency. As such the plan was written in consultation with the BCCC and is consistent with the goals and priorities of the CoC. The city requires its Emergency Solutions Grant (ESG) sub-grantees to participate in the local CoC (through the BCCC) and its community planning process to make sure collaboration and planning take place seamlessly at the local level. This is based on the city and CoC's shared goals of collaborative coordination and the ongoing prevention of duplicative efforts.

- a. Consultation with the CoC to determine how to allocate ESG funds: as with past plans, the city consulted with the CoC to determine how to allocate its ESG funding. In particular, the CoC's Performance Review Committee (PRC) comprised of members without any relationship to existing or prospective ESG applicants/subrecipients reviews all requests for ESG funding and after scoring applications, renders its own funding recommendations for the city. Those recommendations have typically been accepted without modification in past grant cycles.
- b. Consultation with the CoC to develop performance standards and evaluate outcomes: The city works closely with the CoC in establishing, revisiting and refining its realistic, strategic and optimal performance outcomes for all ESG (and CoC) projects. The evaluation of project outcomes also occurs on multiple levels including through regular monitoring by the city's OHCD as well as periodic oversight by the CoC's PRC membership. Additionally, the OHCD works with the CoC membership in developing performance standards applicable to each ESG and PH Component.

- c. Consultation with the CoC to develop funding, policies and procedures for the administration of HMIS: The City, in coordination with BCCC (CoC) members, established both written standards and governance protocols related to the administration of its HMIS. These two documents articulate the use of HMIS for the CoC in a manner consistent with the city's own expectations around operating ESG programming. Both documents are formally adopted by a vote of the entire CoC. HMIS data is evaluated by OHCD staff as part of ongoing monitoring practices as well as by the PRC at the program level to ensure appropriate utilization of the system and, thanks to a CoC Planning grant, HMIS data is now regularly presented to the CoC each month and used as an important tool in understanding the trajectory of the CoC's efficacy and shortcomings.

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, 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?	The organization was consulted as part of their participation in the Continuum of Care, as a subrecipient during monitoring discussions and at a public meeting. During a Public Meeting, the Coastline representative emphasized the importance of ensuring Wi-Fi access throughout the city, particularly public housing and additional city parks. Coastline also identified the following needs: the growing number of elders in need of services and/or support; challenges of providing services to meet the demand, the need for additional funding to adequately meet the need. The anticipated outcome is a continued focus on increased services to connect clients with mainstream resources and rehabilitation programs.

2	Agency/Group/Organization	SE Mass Veterans Housing Program (VTH)
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services - Veterans and Continuum of Care
	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 their participation in the Continuum of Care. Issues identified during the consultation included: the growing number of veterans in need of affordable housing and supportive housing options. The anticipated outcomes of additional supports would include achieving functional zero unsheltered veterans and the development of affordable housing with appropriate wrap around 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 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 their participation in the Continuum of Care. Challenges identified by the institution's representatives included: lack of adequate state and federal resources available to communities to address homeless and at-risk populations but identified the existing coordination and cooperation of providers as a key strength of the Continuum, itself. The anticipated outcome of such support would be reduced numbers of people experiencing homelessness a strengthened labor force and a more robust local economy. The institution has been—and continues in—its support and involvement. 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 organization was consulted as part of their participation in the Continuum of Care, as a subrecipient during monitoring discussions and during informal consultations. Challenges identified by the agency included: the state's current process of a statewide shelter registry that is both overburdened and one who's intake results in homeless families receiving shelter and services oftentimes in cities outside their community of origin. Discussion of the burden on families to access transportation, continuity of education for school-age 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	Realtor Association of Southeastern Massachusetts
	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?	During the Housing Focus Group this association noted trends in the housing market, warned of inventory shortages across all housing sectors and a continued increase in home prices which is making it particularly difficult for First Time Homebuyers despite normalized interest rates and relaxed underwriting guidelines. The anticipated outcome is continued prioritization for funding for homebuyer programs and streamlined permitting processes for residential development.

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. As a result of the focus group session, agencies agreed to share resources and develop future partnerships between existing programs to improve programs and services. The anticipated outcome is a continued focus on youth programming and healthy family initiatives.

7	Agency/Group/Organization	PACE Community Housing Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Nonprofit
	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?	The PACE Community Housing Corp 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 affordable housing projects developed through the PACE CHC 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	New Bedford Development Corporation
	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?	New Bedford Development Corporation is a non-profit housing developer that was created as a subsidiary of the New Bedford Housing Authority. Challenges identified included the need for additional resources to address funding gaps for housing development. NBHA also expressed concerns with the continued exponential increase in market rate rents and the impact it is having on low income renters.

9	Agency/Group/Organization	Catholic Charities of the Fall River Diocese
	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 organization was consulted as part of their participation in the Continuum of Care, as a subrecipient during monitoring discussions and through direct conversations. The agency is the largest provider of permanent supportive housing programs in New Bedford. Challenges identified included: affordable housing opportunities for youth aging out of foster care, and adequate, appropriate affordable housing for families with children. The anticipated outcome will be that the agency will continue operating both its shelters and permanent housing projects within the city while remaining a leader in the local Continuum of Care.
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 multiple priority needs: summer employment programs, transportation, recreational programs that include an educational component. As a result of the focus group session, agencies agreed to share resources and continue looking for partnership opportunities between existing programs to improve programs and services. The anticipated outcome is greater coordination of existing programs and 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 (DPI) was consulted as part of a broad interdepartmental consultation to determine priority needs and projects related to 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?	<p>The agency was consulted as part of a Youth Focus Group to determine priority needs for youth related programs and activities. Attendees identified the following as priority needs: summer employment programs, transportation, and recreational programs that include an educational and creative component. As a result of the focus group session, agencies agreed to share resources and continue looking for partnership opportunities between existing programs in an effort to improve programs and services. The anticipated outcome is greater coordination of existing programs and focus on employment growth industries.</p>
13	Agency/Group/Organization	High Point
	Agency/Group/Organization Type	<p>Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health</p>
	What section of the Plan was addressed by Consultation?	<p>Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development</p>
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>The organization was consulted as part of their participation in the Continuum of Care. The agency provides scattered site permanent housing and operates a family shelter in New Bedford. Challenges identified by the agency: adequate state and federal resources available to communities to address homeless and at-risk populations and 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 Continuum of Care. The anticipated outcome is advocacy for changes to State's sheltering policies.</p>

14	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 the Economic Development Focus Group and individual consultations, NBEDC identified the following needs: lack of resources for job readiness training, continued challenges retraining a workforce that is transitioning from manufacturing sectors, and the need to assist micro-businesses and entrepreneurs with basic accounting fundamentals to ensure sound business practice. Identified priorities included attracting new business sectors in renewable energies, urban manufacturing, and creative enterprises that are a good fit for the workforce, increased efforts to bring a larger residential component to the downtown to attract a more prominent retail sector and supporting institutional investment that improves downtown's vibrancy and productivity, and economic diversity. The anticipated outcome is continued support for economic development initiatives.
15	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 attended the Housing Focus Group, is part of the Fall River/ New Bedford Housing Partnership and has partnered with the city to create homeownership opportunities and affordable mortgage products, including downpayment assistance programs and the Buy New Bedford Program, a unique and diverse program targeted to first time homebuyers. The anticipated outcome is expanded outreach, promotion, and education of first-time homebuyer programs.

16	Agency/Group/Organization	City of New Bedford Dept of Parks, Recreation and Beaches
	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?	Homelessness 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.
17	Agency/Group/Organization	City of New Bedford Department of Facilities and 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 and Fleet Management was consulted as part of a broad interdepartmental consultation to determine priority needs and projects. The city has published a 2024-2028 Capital Improvement Plan providing a roadmap for infrastructure and public service investments from 2024 through 2028. The CIP has identified \$300 million in proposed projects during the five-year plan. CDBG may be a possible resource for implementation within eligible areas. The anticipated outcome is the prioritization of public works projects.
18	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 the housing focus group, a one-on-one meeting and through multiple informal conversations. 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.
19	Agency/Group/Organization	Bristol County Savings Bank
	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?	This local lender is part of the Fall River/ New Bedford Housing Partnership and participates with the city to help educate first time home buyers and also collaborates on many City initiatives including the lottery programs, Buy Cities/New Bedford and the “Neighborhoods First” first time home buyer program. The anticipated outcome is continued focus on pre-and post-counseling and sustainable homeownership programs.
20	Agency/Group/Organization	United Way of GNB
	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 organization was consulted as part of their participation in the Philanthropic Focus Group, the Continuum of Care and at informal meetings. The agency identified the need to implement more targeted approach to public investments in order to realize outcomes and the need for additional supports around sheltering families.
21	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 organization was consulted as part of their participation in the Continuum of Care and at a public meeting. The agency is the largest provider of primary care services in the city. Eighty-five percent of patients served have incomes below the federal poverty level, and 50% need to be served in a language other than English. Representatives from the GNBCHC report that New Bedford continues to see patients with a high incidence of behavioral health issues and complex, medically compromised individuals often, who are in unstable living situations. A proactive approach to this issue will include support of both operational systems ensuring Community Health Workers are in community settings to improve health outcomes and possible capital development.
22	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 on an ongoing basis particularly as an established presence in the City's downtown. BCC is in the first year of implementing MassReconnect and MassEducate, initiatives combining to provide free community college to all, which has greatly enhanced enrollment and program reach in New Bedford. BCC anticipates greater college access, coordination and further contributions to downtown revitalization.

23	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 on an ongoing basis. While UMass's presence in the downtown area is diminished after the closure of the Star Store campus, the school recently launched the UMass Dartmouth Deal, an initiative that allows for free education for students from families with incomes of \$75,000 or less. The anticipated outcome is increased college access and educational attainment.
24	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's Office of Housing & Community Development continues to participate and co-chair the Fall River / New Bedford Housing Partnership. The group initially formed to address and prevent mortgage foreclosures and has expanded to provide educational seminars on credit management and focus on homebuyer education and promoting affordable mortgage programs. The anticipated outcome is continued focus on pre-and post-counseling and sustainable homeownership programs.
25	Agency/Group/Organization	New Bedford Public Schools
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-homeless Services-Education Services- Families with Children

	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 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 organization was consulted as part of their participation in the Continuum of Care. The NBPS identified the need to implement targeted resources in support of children and families in order to stabilize and improve educational and social outcomes.
26	Agency/Group/Organization	Southcoast Health
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Health Agency Services-Families with Children
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children 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?	The SouthCoast Health Care system was consulted as part of the Bristol County CoC. Southcoast Health representatives sit on the CoC's Executive Board and facilitate a monthly meeting focusing on those experiencing homelessness who are frequent utilizers of the hospital system. They identified the need to implement targeted resources in support of chronically homeless, those with disabilities and elderly in order to stabilize and improve health outcomes.

Table 3 – Agencies, groups, organizations who participated

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 FY2025-FY2029 Consolidated Plan and FY2025 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 in preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Building New Bedford	City of New Bedford Mayor's Office City of New Bedford Office of Housing & Community Development	The goals of the Strategic section within the Consolidated Plan were developed in a manner consistent with the goals and priorities of the City's Housing Policy Plan, Building New Bedford. It recognizes the needs and prioritization of those most vulnerable within the city including those experiencing homelessness. The plan establishes six policy priorities including housing production, use of existing housing, home ownership and independent living and housing instability/homelessness.
Homelessness in New Bedford: Assessing the MA-505 CoC's Response to Homelessness	City of New Bedford/ Technical Assistance Collaborative (TAC)	The Consolidated Plan and Annual Action Plan were each developed in consultation with the Bristol County Continuum of Care (BCCC) and reflects a focus on enhancing system efficiency, improving access to services and ensuring broad community representation in the planning process.
Racial Equity Assessment and Action Plan	City of New Bedford/ Racial Equity Partners	The Consolidated Plan and Annual Action Plan were developed in consultation with the Bristol County Continuum of Care (BCCC) and reflects a focus on enhancing system efficiency, improving access to services and ensuring broad community representation in the planning process. The plan emphasizes data-driven decision-making to assess service delivery outcomes and promote collaboration among local governmental entities.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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.
Capital Improvement Plan	City of New Bedford	The City has a 2024-2028 Capital Improvement Plan providing a roadmap for infrastructure and public service investments from 2024 through 2028. Through the capital planning process, New Bedford coordinates community planning, financial capacity, and infrastructure to support the City's economy and physical development. The plan identifies both ongoing capital needs and strategic opportunities for CIP investment over the long term.
Housing for All: Forward -Looking Strategies for a Growing New Bedford	NBEDC/ New Bedford Regeneration Committee	The Housing for All report overlaps with the Strategic Plan in multiple ways, particularly insofar as it advocates for strategies "that the community chooses to pursue" and calls for more funding to the city's First Time Homebuyer Program, leverages homeownership for school-centered neighborhood development and advocates for more homeownership tools that work for Gateway Cities such as New Bedford. The plan recognizes the large financing gap for constructing new units and the need for capacity building.

Table 4 – 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(l))

The City of New Bedford works continuously with various public and private agencies to ensure that funding priorities are in line, and coordinated with, current community development goals and objectives. The OHCD consults with many housing and real estate organizations through its

leadership on the New Bedford/Fall River Housing Partnership. The Partnership includes 30 local lenders, realtors, CHDOs, and home counseling agencies, and is a collaboration between Fall River and New Bedford.

The OHCD also consults with the Southeastern Regional Planning and Economic Development District (SRPEDD), the regional planning agency, in developing and implementing the Consolidated Plan. New Bedford is represented on the regional planning board by the OHCD's Neighborhood Planner as well as the City's Commissioner of Public Infrastructure and City Planning Director, all of whom participate in monthly meetings involved in the comprehensive planning efforts for housing, economic development and transportation initiatives for Bristol County.

In addition, the Deputy Director of the OHCD participates in the Massachusetts Continuum of Care Network. This statewide organization includes private, state and CoC officials from across the Commonwealth and is instrumental in coordinating and advocating solutions to homelessness.

Narrative (optional):

See above.

PR 15 Citizen Participation

24 CFR 91.105, 01.115, 01.200(c) and 91.300(c)

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 New Bedford's 2025-2029 Consolidated Plan gathered input from the community through multiple types of citizen participation activities: attendance at community outreach events throughout the city, a Consolidated Plan community survey, stakeholder consultations, focus group meetings and community forums (public meetings). The city used quantitative public feedback gathered through the public meetings and community surveys to identify community needs, priorities and plan goals. Public meeting attendees, those participating in focus groups and members of the public with whom the city was able to connect during outreach events were able to rank a series of community development needs that relate to eligible activities under federal block grant requirements. The results of the many activities organized and led by the Office of Community Development (OHCD) are described throughout this plan.

Citizen Participation Outreach
Chart follows on succeeding pages.

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	Focus Group Meetings and Individual Consults	<p>Those experiencing homelessness currently or having lived experience</p> <p>Minorities</p> <p>Elderly</p> <p>Housing Developers</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>Focus Groups/Consultations Homelessness Summer 2024</p> <p>----</p> <p>Multiple facilitated focus groups and individual consultations discussing needs and priorities around homelessness in New Bedford outside of, and as a part of larger TAC Report, throughout the summer as the city began preparing for ConPlan development. Obtained input on homelessness and the needs and priorities of those threatened with or experiencing homelessness.</p> <p>Attendance Total: 75</p> <p>Organizations consulted/attending included: Coastline Elderly, CABH, NB Public Schools, Veterans Transition House, Harbour House, The Women's Center, South Coastal Legal Services, Inter-Church Council, Catholic Charities, Steppingstone, Community Counseling of Bristol County, Mobile Ministries, SouthCoast Health, Eliot CHS, PACE, City of NB Community Services, NB Housing Authority</p>	<p>Comments received included: the need for a diversity of housing and services, the need to prioritize expansion of permanent supportive housing and emergency shelter facilities, need for revised coordinated entry standards, coordination with the housing authority, standardized trauma-informed responses, diversified and enhanced workforce, strengthened CoC governance and need for, and prioritization of, regionalization of homeless resources.</p>	<p>N/A</p> <p>All comments were accepted.</p>	<p>Complete TAC Report on Homeless Response System: https://www.bristolcountycoc.com/city-releases-comprehensive-report-on-homeless-response-system/</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Online Community Outreach	Non-targeted/ Broad Community	<p>Online Information for the Public Initiated on city OHCD website on Friday, September 6.2024</p> <p>----</p> <p>Provided online web-based information about the Consolidated Plan and Action Plan process, provided a list of public meeting dates and locations and provided active links to the Residential Survey. Website later provided copies of all PowerPoints and handouts presented in public meetings as well as the links to the Online Application portal for FY25 Action Plan funding.</p>	<p>NA</p> <p>No comments received.</p>	<p>N/A</p> <p>No comments received.</p>	<p>https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/</p>
3	Online Community Outreach	Non-targeted/ Broad Community	<p>Online Consolidated Plan Survey Initiated on city OHCD website on Thursday, September 12.2024</p> <p>----</p> <p>Provided online web-based survey in five languages (English, Portuguese, Spanish, K'iché and Haitian Creole) to solicit input from the public on the most important housing and community development needs and priorities they felt exist in the City of New Bedford.</p>	<p>Completed surveys received and tabulated. All findings have been incorporated into the ConPlan and Action Plan as applicable.</p>	<p>N/A</p> <p>Comments incorporated into plan narratives.</p>	<p>https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Community Outreach	Non-targeted/ Broad Community	<p>AHA! Night, Arts, History, Architecture Event Thursday 5.30-7.00pm September 12.2024 Downtown New Bedford ----</p> <p>Provided overview of Consolidated Plan/Action Plan on a walk-up basis and solicited input through interactive activity focusing on community needs and priorities. Provided handout with information, a link to the residential survey and a paper copy of the survey for those interested in completing it immediately. Attendance Est: 100</p>	<p>A range of housing, public facilities, economic development and public service needs throughout the city were among the comments received from the public during this event. Three areas received the highest level of endorsement: support for affordable rental housing, homeless assistance and youth services. Additional areas cited included the need for homeownership opportunities and housing repair, public facility projects such as parks and playgrounds, economic development activities in support of small businesses, job training and placement and additional public service activities serving seniors and providing transportation.</p>	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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	Community Outreach	Non-targeted/ Broad Community	<p>Love the Ave Block Party Saturday 5.30-8.00pm September 14, 2024 North End New Bedford ----</p> <p>Provided overview of Consolidated Plan/Action Plan on walk-up basis and solicited input through interactive activity focusing on community needs and priorities. Provided handout with information, a link to the residential survey and a paper copy of the survey for those interested in completing it immediately. Attendance Est: 100</p>	<p>The overarching need for affordable rental housing and homeless assistance highlighted comments received during this event. Additionally, the need to prioritize parks and playgrounds, provide transportation, offer business expansion loans, youth services and senior services were also among the comments received from the public during this event.</p>	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.
6	Community Outreach	Non-targeted/ Broad Community	<p>Neighborhood National Night Out Event Tuesday 4.00-7.00pm October 1, 2024 City Wide Event ----</p> <p>Provided overview of Consolidated Plan/Action Plan on walk-up basis and solicited input through interactive activity focusing on community needs and priorities. Provided handout with information, a link to the residential survey and a paper copy of the survey for those interested in completing it immediately. Attendance Est: 160</p>	<p>Three areas were highlighted by those attending as being of greatest need and deserving of highest prioritization: affordable rental housing, homeless assistance and youth services. Additional areas identified as important included needs around homeownership opportunities, parks and playgrounds, job training/placement, senior services and transportation.</p>	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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	Outreach through public schools	<p>Minorities</p> <p>Families</p> <p>Non-English Speaking (Spanish, Portuguese, K'iché and Haitian Creole)</p> <p>Persons with disabilities</p> <p>Residents of public and assisted housing</p>	<p>Residential Survey Released through Elementary Schools</p> <p>November 1 – 8.2024</p> <p>HayMac and Gomes Schools</p> <p>----</p> <p>A survey geared toward New Bedford resident families was distributed in five languages to two local elementary schools (Gomes in the southend and Hayden McFadden in the northend) to solicit input from student families on the most important housing and community development needs and priorities they felt exist in the City of New Bedford.</p>	<p>From these two schools, a total of approximately 350 completed surveys were received (200 in English, 125 in Spanish and 20 in Portuguese) that addressed community development needs and prioritization needed in addressing those needs. Results of the survey are incorporated within the Needs Assessment portion of the Consolidated plan.</p>	<p>N/A</p> <p>All comments were accepted.</p>	<p>Online version of survey at:</p> <p>https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Online City website <i>and</i> Newspaper	Non-targeted/ Broad Community	<p>Press Release Announcing Residential Survey Availability Published Friday, November 8.2024 ----</p> <p>Press release on the City website announcing the availability of the Residential survey both online and in paper format available at the Downtown Main Branch, Howland Green Branch and Wilks Branch of the Public Library system. Surveys were also announced as being available at City Hall, 133 William St., and the Office of Housing & Community Development, 608 Pleasant St.</p>	<p>The city received a total of 636 completed surveys (412 in English, 189 in Spanish and 27 in Portuguese, 4 in Haitian Creole and 4 in K'iche) that addressed community development needs and prioritization needed in addressing those needs. Results of the survey are incorporated within the Needs Assessment portion of the Consolidated plan.</p>	<p>N/A</p> <p>All comments were accepted.</p>	<p>https://www.newbedford-ma.gov/blog/news/city-seeking-residents-feedback-on-federal-grant-funds/</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Focus Group Meeting	Practitioners involved with Econ Devt Minorities Non-English Speaking Persons with Disabilities Business community	<p>Focus Group: Economic Development Tuesday at 10am November 19, 2024 Office of Housing & Community Development ----</p> <p>Obtained input on economic development needs and priorities in the city. Attendance: 8 Organizations attending: New Bedford Economic Development Council (NBEDC), MassHire/GNB Career Center, Groundwork, Love the Ave TDI, One Southcoast Chamber, Pontiff Realty, Community Economic Development Council (CEDC)</p>	<p>Comments received included discussion around four key themes: <u>housing and transportation challenges</u> (in particular—high housing costs make it difficult for people to live and work in the city, exacerbating staffing issues for businesses), <u>small business and economic development needs</u>, where support for small businesses, concentrated development and resource awareness was highlighted as being needed, <u>workforce development and training</u> (that included identification of trade/vocational training, immigration/labor issues, internships and cross-sector partnerships as needs) and <u>structural/funding challenges</u>. The three top priorities highlighted were job training/workforce development, microenterprise development and work readiness training/development. A complete copy of the meeting minutes is in the appendix.</p>	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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	Focus Group Meeting	<p>Practitioners involved with Housing and Housing Devt.</p> <p>Minorities</p> <p>Non-English Speaking</p> <p>Persons with Disabilities</p> <p>Banking/ Housing/Devt communities</p>	<p>Focus Group: Housing</p> <p>Wednesday at 11am November 20.2024 Office of Housing & Community Development -----</p> <p>Obtained input on housing development needs and priorities in the city. Attendance: 20</p> <p>Organizations attending: Bay Coast Bank, Southeast Center for Independent Living, Bristol County Savings Bank, Webster Bank, Bank Five, WHALE, PACE, Attorney General's Office, NeighborWorks Housing Solutions, Private Builder/Owner, MassHousing, Green Door Development, SOAR Ministries, Realtor Association, New Bedford Redevelopment Authority</p>	<p>Comments received included discussion around four key themes: housing affordability and accessibility, barriers to housing development, market dynamics and homeownership challenges and regional and economic considerations. The top four priorities articulated by those attending included increasing the number of available affordable rental units, increasing homeownership opportunities, reactivating abandoned/vacant buildings and ensuring housing stability for owners and renters. Articulated strategies needed to achieve these ends included rehab of existing units, support for new housing development, housing programs supporting housing stability/residency, preservation of existing affordable units and homebuyer programs. A complete copy of the meeting minutes is in the appendix.</p>	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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)
11	Focus Group Meeting	Practitioners involved with Philanthropic efforts Minorities Non-English Speaking Persons with Disabilities Grantmakers	<p>Focus Group: Philanthropic Thursday 10am November 21, 2024 Office of Housing & Community Development ----</p> <p>Obtained input from the philanthropic community to understand their understanding of needs and priorities in the city. Attendance: 6 Organizations attending: The Island Foundation, Carney Family Foundation, and the United Way of Greater New Bedford</p>	<p>Comments received included discussion around four key themes: housing and cost of living challenges, youth-specific needs (including employment opportunities, mental health support and after-school/summer programming), accessibility, advocacy and inclusivity (including support for vulnerable groups and language/resource access) and funding/resource allocation (relative to shifting priorities, collaboration with foundations and sustainability considerations). Top priorities expressed included programs for/support of youth, housing, homelessness, youth employment opportunities and job creation/workforce training. A complete copy of the meeting minutes is in the appendix.</p>	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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	Focus Group Meeting	<p>Youth</p> <p>Practitioners involved with youth</p> <p>Minorities</p> <p>Non-English Speaking</p> <p>Persons with Disabilities</p> <p>Youth Service Community</p>	<p>Focus Group: Youth Tuesday 4pm November 21.2024 Office of Housing & Community Development ----</p> <p>Obtained input on youth needs and priorities in the city. Attendance: 17 Organizations attending: Dream Out Loud Center, PACE, Inc., Boys and Girls Clubs, Youth Opportunities Unlimited (YOU), New Bedford Whaling Museum, Community Boating, Dennison Memorial, Groundwork Southcoast, New Bedford Parks, Recreation and Beaches, and NorthStar HEAL Center.</p>	<p>Comments received included discussion around four key themes: accessibility and transportation barriers, programmatic needs and gaps, collaboration/information sharing and funding/sustainability concerns. The top four priorities for youth that were identified: transportation options, youth employment opportunities, youth facilities and summer/after-school program alternatives for all ages of youth.</p> <p>A complete copy of the meeting minutes is in the appendix.</p>	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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)
13	Non-targeted/ Broad Community	Elderly Minorities Non-English Speaking Persons with Disabilities	<p>Targeted Residential Surveys Made available at PACE Food Bank and Coastline Elderly December 16 – January 17th ----</p> <p>Residential Surveys provided to the public at the PACE Food Bank (Park Street) and through Coastline Elderly Services (Acushnet Avenue NB). Surveys were geared toward New Bedford resident individuals and families and was distributed in five languages to both agencies/facilities to solicit input from individuals, elderly, disabled and additional families regarding the most important housing and community development needs and priorities they felt exist in the City of New Bedford.</p>	From these two targeted survey distributions, a total of 115 completed surveys were received (80 in English, 20 in Spanish and 7 in Portuguese) that addressed community development needs and prioritization needed in addressing those needs. Results of the survey are incorporated within the Needs Assessment portion of the Consolidated plan.	N/A All comments were accepted.	Not Applicable.

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)
14	Neighborhood Meeting	<p>Neighborhood Residents and Businesses</p> <p>Elderly</p> <p>Youth</p> <p>Minorities</p> <p>Families</p> <p>Non-English Speaking</p> <p>Persons with Disabilities</p>	<p>North End Neighborhood Assoc Mtg Monday 6pm January 6.2025 ----</p> <p>Global Charter School 190 Ashley Boulevard</p> <p>Provided an overview of the Consolidated Plan/Action Plan and solicited input through dialogue and interactive activity focusing on community needs and priorities. Provided paper surveys in five languages and QR code for access to online survey options. Attendance: 7</p>	<p>Comments received included the need for affordable housing and more shelters and housing for those experiencing homelessness. Those present expressed appreciation for the police and street outreach responding to encampments in the neighborhood but noted that while folks are “moved along”, there is nowhere to which folks to appropriately relocate. Discussion also included an interest in reactivating vacant buildings, neighborhood safety concerns (particularly around one nightclub), and the need for additional clean up of trash and litter.</p>	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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)
15	Social Media	Non-targeted/ Broad Community	<p>Facebook Notification of Public Meetings Tuesday January 6.2025 ----</p> <p>Advertising post displaying Community Forum flyer detailing public meeting information and providing a resource for submitting public comments.</p>	<p>N/A</p> <p>No comments were received.</p>	<p>N/A</p> <p>No comments were received.</p>	<p>https://www.facebook.com/photo?fbid=1013712014115730&set=a.300417752111830</p>
16	Direct Email	City of New Bedford Department Heads	<p>Targeted Department Head Survey Released Tuesday, January 14th. January 14-20th.2025 ----</p> <p>Targeted Surveys specific to City Department Heads and potential infrastructure/public facility projects were emailed to relevant City of New Bedford staff. Surveys were geared toward New Bedford projects to solicit input as to the most important housing and community development needs and priorities they felt exist in the City of New Bedford.</p>	<p>From this targeted survey distribution, a total of 3 completed surveys were received that addressed community development needs largely around public facility and public infrastructure projects and prioritization needed in addressing those needs. Results of the survey are incorporated within the Needs Assessment portion of the Consolidated plan.</p>	<p>N/A</p> <p>All comments were accepted.</p>	<p>Not Applicable.</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
17	Community Forum/ Public Meeting	Non-targeted/ Broad Community	<p>Public Hearing #1 (Community Forum) Tuesday 6.00pm, January 14, 2025 Carney Academy ----</p> <p>Provided overview of Consolidated Plan, solicited input on community needs and priorities. Attendance: 10.</p>	<p>Following presentation of a PowerPoint overviewing the entire ConPlan and Action Plan process, eligible activities, anticipated funding and past program accomplishments, public input was encouraged. Comments received included an expressed interest in seeing Wi-Fi access expand to public housing and additional public parks across the city. Additionally, three priorities were stressed particularly relative to those who are medically compromised: More accessible , affordable housing in the city, additional housing solutions/shelter and foreclosure assistance to help people retain their housing.</p>	<p>N/A</p> <p>All comments were accepted.</p>	<p>Powerpoint: https://newbedford-ma.s3.amazonaws.com/wp-content/uploads/sites/58/20250115143136/COMMUNITY-MTG-PPT.January-2025-1.pdf</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
18	Social Media	Non-targeted/ Broad Community	<p>Facebook Notification</p> <p>Reminder of Final Public Meeting</p> <p>Wednesday January 15, 2025</p> <p>----</p> <p>Advertising post providing a reminder announcing the final Community Forum that evening.</p>	<p>N/A</p> <p>No comments were received.</p>	<p>N/A</p> <p>No comments were received.</p>	<p>https://www.facebook.com/photo/?fbid=1019664826853782&set=a.300417752111830</p>
19	Community Forum/ Public Meeting	Non-targeted/ Broad Community	<p>Public Hearing #2</p> <p>(Community Forum) Wednesday 6.00pm January 15, 2025</p> <p>OHCD Conference Room</p> <p>----</p> <p>Provided overview of Consolidated Plan, solicited input on community needs and priorities.</p> <p>Attendance: 8.</p>	<p>Following presentation of a PowerPoint overviewing the entire ConPlan and Action Plan process, eligible activities, anticipated funding and past program accomplishments, public input was encouraged. Comments received included an expressed interest in ensuring homeless prevention funding is made available to mitigate the numbers of people becoming homeless for the first time. Additional priorities recommended included the need for programming in reaching out and serving teens, particularly in creative/technical programming and funding an indoor facility/sports center serving youth.</p>	<p>N/A</p> <p>All comments were accepted.</p>	<p>Powerpoint:</p> <p>https://newbedford-ma.s3.amazonaws.com/wp-content/uploads/sites/58/20250115143136/COMMUNITY-MTG-PPT.January-2025-1.pdf</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
20	Newspaper Ads	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-English Speaking Population: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Vocero Hispano Spanish Newspaper Date Published: January 24, 2025</p> <p>The OHCD advertised the availability of the Community Survey online and encouraged all to participate.</p>	Public Comments received were received through input into the online survey.	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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)
21	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking Population: Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>O Jornal Portuguese Publication Date Adverts Published: January 31, 2025</p> <p>Through a display advertisement and in Portuguese in both Fall River and New Bedford (Herald/Standard Times), the OHCD advertised the availability of the Community Survey online and encouraged all to participate.</p>	Any Public Comments received were received through input into the online survey.	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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)
22	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-English Speaking Population: Spanish</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Vocero Hispano Spanish Newspaper Dates Published: January 31, 2025.</p> <p>Through a display advertisement and in Spanish, the OHCD advertised the availability of the Community Survey online and encouraged all to participate.</p>	Any Public Comments received were received through input into the online survey.	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

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)
23	Neighborhood Meeting	Neighborhood Residents and Businesses Elderly Youth Minorities Families Non-English Speaking Persons with Disabilities	<p>Neighborhood Assoc Mtg Cove Street Nhbd Tuesday February 4.2025 ----</p> <p>Provided an overview of the Consolidated Plan/Action Plan and solicited input through dialogue. Formal meeting was not convened; informal conversation with singular attendee, only. Attendance: 2</p>	No comments received.	N/A No comments received.	Not Applicable.

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)
24	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The Standard Times English Newspaper</p> <p>Dates Advert Published: February 4-6, 2025</p> <p>Through a display advertisement the OHCD advertised the availability of the Community Survey online and encouraged all to participate. The display ad ran for three consecutive days.</p>	Any Public Comments received were received through input into the online survey.	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.
25	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The Standard Times English Newspaper,</p> <p>Date Published: April 1, 2025</p> <p>The OHCD advertised the availability of the Draft ConPlan and Draft Action Plan for a thirty-day public comment period running April 1, 2025 – May 1, 2025.</p>	Public Comments received were relevant to the Draft Plans, themselves, and not the newspaper ad, specifically.	<p>N/A</p> <p>All comments were accepted.</p>	Not Applicable.

NOTE: Multiple neighborhood meetings were cancelled over the winter months by the local neighborhood associations themselves. These cancelled meetings precluded in-person presentations and public comments/discussion. These neighborhoods included the Cove Street Neighborhood and the A.J. Gomes Neighborhood Associations.

Needs Assessment

NA-05 Overview

The Needs Assessment provides data related to housing, homelessness, special needs housing, public housing, homelessness needs assessment, non-homeless special needs assessment, and non-housing community development needs. In so doing, this assessment highlights the growing demand for affordable housing amid population and economic changes.

New Bedford's population has increased from 94,910 in 2015 to 100,695 in 2023, while the number of households has risen 8% since 2020. Despite a 49% increase in median household income to \$56,025 in 2023, it remains significantly lower than the statewide average of \$106,500, making housing affordability a persistent challenge. Over 54% of households earn less than 80% of the Area Median Income (AMI), qualifying them for affordable housing programs. Small family households (2-4 members) represent the largest group (41% of total households), while 22% include seniors aged 62-74, and 15% have children under six.

This assessment shows that the most pressing housing issue in New Bedford is the severe cost burden, with over 5,000 renter households earning less than 30% AMI spending more than 50% of their income on housing costs. For homeowners, over 2,000 low-income households face similar cost burdens. While substandard housing and overcrowding affect a smaller portion of residents, the lack of affordable housing units is a growing concern. Studies estimate a need for 4,100 additional units to stabilize the housing market, especially for homeless and overcrowded households. In 2025, the Point-in-Time Count identified 54 unsheltered individuals and 63 in overflow shelters, while over 1,400 students were classified as "doubled up" or couch-surfing, highlighting a critical risk of homelessness affecting different cohorts.

Public housing and rental assistance programs in New Bedford are oversubscribed, with over 2,400 families on the waitlist for federal public housing and 7,752 applicants for housing vouchers. Among those in need, 1,496 households require accessible housing for disabled members. Racial disparities persist, with Black and Hispanic households experiencing disproportionately high levels

of housing cost burdens and severe housing issues. Additionally, victims of domestic violence, disabled residents, and those struggling with mental health and substance use disorders face increased risk of housing instability. The New Bedford Housing Authority administers 4,493 housing units, but demand far exceeds supply.

The city's housing crisis is further exacerbated by limited economic opportunities and rising rental costs, pushing low-income residents into overcrowded, unaffordable, or unstable living conditions. Without significant investment in affordable housing development and supportive services, the risk of homelessness and housing insecurity will continue to rise. Addressing these challenges requires public and private investment, enhanced rental assistance, and policy interventions to ensure long-term housing stability for vulnerable populations.

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.

The city's population presented in the previous FY2020-2029 Consolidated Plan relied on a 2015 Census population of 94,910, one which only modestly increased to 95,355 people in 2020. Despite this relatively unchanged population, the overall city population data from 2023 (Census) showed more of an increase to 100,695 persons reflecting a 5% increase, overall. Using those same time periods, the number of households remained consistent around 39,000 between 2015 and 2020 but increased by 8% between 2020 and 2023.

Median household income increased from \$37,574 in 2015 to \$48,999 in 2020, reflecting a sizable 30 percent increase over the five-year period. When comparing the 2015 median household income with 2023 Census data, an even more dramatic 49% increase from \$37,574 to \$56,025 is revealed. Over the same time period, 2015 to 2023, statewide median household incomes across the Commonwealth rose by 57 percent to \$106,500. Although New Bedford median household incomes continue to increase over time, they still fall significantly below statewide averages.

Data from HUD's Comprehensive Housing Affordability Strategy (CHAS) (2016 -2020), estimates that there were approximately 39,060 households in New Bedford at that time. Of these 39,055 households, approximately 21% earned less than 30 percent of the area median income (AMI); approximately 16% earn between 30 percent and 50 percent of AMI; and approximately 17% earn between 50 percent and 80 percent of AMI. In total, it is estimated that 54% of households in New Bedford earn less than 80 percent and would be eligible for affordable housing programs in the city. This share is considerably larger than the share across the state, where approximately 42% of all households earn less than 80 percent AMI.

Household Types

Data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS) groups households into categories based on household size and the characteristics of household members. All people living together in a single housing unit are considered a household; if the household members are related by blood or law, they are considered a family unit according to the Census Bureau.

Small family households, which are those households with between 2-4 members, represent the greatest number of households in New Bedford constituting roughly 41% of total households in the city. As was the case in the FY2020-2024 Consolidated Plan, again the data shows that the next largest share (of households) is those with a member aged 62 – 74 years, accounting for approximately 22% of New Bedford’s total households. Those households with at least one household member over 75 years of age constitute 11% of the overall total while 15% of households in New Bedford have at least one child age six or younger.

Demographics	Base Year: 2009 2020	Most Recent Year: 2020 2023	% Change
Population	94,910 101,079 ¹	95,355 100,695 ³	0%
Households	39,140 42,233 ²	39,060 42,233 ²	-0%
Median Income	\$37,574 \$50,581	\$48,999 \$56,025 ²	30%

Table 5 - Housing Needs Assessment Demographics

Data Source: ¹ 2020 Census (Base Year)
² 2019-2023 Households and Median Household Income (in 2023 dollars)
³ July 1, 2023 (V2023)

Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	8,185	6,055	6,605	4,005	14,205
Small Family Households	2,300	1,955	2,670	1,595	7,570
Large Family Households	415	420	475	390	1,255
Household contains at least one person 62-74 years of age	2,065	1,480	1,330	845	2,855
Household contains at least one-person age 75 or older	1,300	1,060	650	465	805

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	1,270	1,255	1,125	805	1,410

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Number of Households - Table Analysis

There are over 8,100 households in New Bedford that earn less than 30 percent of the HUD Area Median Family Income (HAMFI) or Area Median Income (AMI)¹, reflecting over 21 percent of all households in the city. Of the households earning under 30 percent of the area median income, approximately 28% are small family households while households with one or more children under the age of six comprise 16% of households in this income group. Relative to aging households whose households earn less than 30% of the area median income, the data shows that 25% are households with at least one person between the ages of 62-74 and 16 % are households with at least one member over the age of 75.

An additional 16% of households, or 6,055, earn between 30 percent and 50 percent of AMI, 32% of which are considered small family households. Relative to age, 24% of those households include someone between the ages of 62-74 years while households with at least one-person age 75 or older account for 18%. Nearly 21% of households with incomes between 30-50% AMI include at least one child under the age of 6.

There are 6,605 households in the city earning between 50 percent and 80 percent AMI. Of these households, over 40% are small family households; 20% of households have a member between the ages of 62-74 and just under 10% have a member over the age of 75. Roughly 17% of households at this income level include at least one child under six years of age.

In total, 20,845 households representing approximately 53 percent of households in New Bedford earn less than 80 percent of AMI a figure that has remained consistent with the FY2020-2024 Consolidated Plan.

¹ HAMFI (HUD Area Median Family Income) and AMI (Area Median Income) are both terms used to describe the median family income for a specific area; both are calculated by the U.S. Department of Housing & Urban Development (HUD).

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	95	90	0	50	235	15	15	0	20	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	35	45	0	140	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	135	25	115	55	330	15	0	20	75	110
Housing cost burden greater than 50% of income (and none of the above problems)	3,915	1,015	105	60	5,095	905	665	415	20	2,005

	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
Housing cost burden greater than 30% of income (and none of the above problems)	970	1,990	1,200	75	4,235	190	595	615	490	1,890
Zero/negative Income (and none of the above problems)	475	0	0	0	475	115	0	0	0	115

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary - Table Analysis

The HUD CHAS relies on four measures to document housing problems, which include those problems caused by a housing cost burden, lack of complete kitchen facilities, lack of plumbing facilities, or overcrowding. A household is considered “cost burdened” if they expend more than 30 percent of their gross monthly income toward their monthly housing costs. A household is considered “severely cost burdened” if they expend more than 50 percent of their gross monthly income toward their monthly housing costs.

CHAS data in Table 7 provides insight into the prevalence of housing problems that renters and owners experience in New Bedford. Among renter households, the prevalence of a severe cost burden is the most common of the housing problems and it is most prevalent among the lowest income households in the City. There are approximately 3,915 renter households earning less than 30 percent AMI who are severely cost burdened and over a thousand renter households earning between 30 percent and 50 percent AMI who are severely cost burdened. Along with the severe cost burden, there are a significant number of renter households who are cost burdened. Approximately, 1,990 households earning between 30 percent and 50 percent AMI are housing cost burdened and approximately 1,200 households earning between 50 percent and 80 percent of AMI are also considered housing cost burdened. The incidence of substandard housing conditions or

overcrowded conditions among renters is significantly less relative to households experiencing a housing cost burden or severe housing cost burden.

Though to a somewhat lesser degree, the prevalence of a housing cost burden and a severe housing cost burden is also the most common issue among owner households. The prevalence of a severe housing cost burden is most significant among households earning less than 30 percent of the area median income (905 households), although this problem is also common among households earning between 30 percent and 50 percent of AMI (665 households) and those earning between 50 percent and 80 percent AMI (415 households).

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

CHART DATA NOTE: Black is newly uploaded IDIS data Blue is updated CHAS data

	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	5,565 4,210	3,465 1,165	1,575 265	350 165	10,955 5,805	1,120 935	1,520 680	1,340 430	580 115	4,560 2,160
Having none of four housing problems	1,920 2,700	3,020 3,175	4,150 3,990	2,400 2,125	11,490 11,990	1,915 340	1,915 1,035	1,915 1,915	1,915 1,600	1,915 4,890
Household has negative income, but none of the other housing problems	1,920 0	1,235 0	2,970 0	2,200 0	8,325 0	140 0	390 0	1,425 0	1,025 0	2,980 0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS
2017-2021 CHAS

Housing Problem 2 - Table Analysis

Homeowners who earn between 30%-50% HAMFI and renters earning less than 30 percent HAMFI are most likely to experience one of four severe housing problems. Among renter households earning less than 30 percent HAMFI, 73% (4,210) have 1 or more severe housing problems. The percentage of renter households earning between 30 percent and 50 percent HAMFI with a severe housing problem is approximately 20 percent (1,165), while the percentage of renter households

earning between 50 percent and 80 percent HAMFI with a severe housing problem is 5 percent (265). Only 3 percent of renters earning over 80% (165) identify as having one or more severe housing problems.

Among household owners, 43 percent of those earning less than 30 percent HAMFI have 1 or more severe housing problems (935 households). Approximately 31 percent of owners earning between 30 percent and 50 percent of HAMFI have one or more severe housing problems (680 households) and approximately 20 percent (430 households) earning between 50 percent and 80 percent have one or more severe housing problems. Those homeowner households earning greater than 80% HAMFI (115) reporting one or more housing problems reflect just 5% percent of the total owners.

2. 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	1,585	1,245	365	3,195	175	235	385	795
Large Related	345	275	75	695	30	70	74	174
Elderly	1,504	700	315	2,519	810	890	385	2,085
Other	1,690	935	590	3,215	110	75	190	375
Total need by income	5,124	3,155	1,345	9,624	1,125	1,270	1,034	3,429

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

Number of Households 30% - Table Analysis

Table 9 shows that there are approximately 5,124 renter households earning less than 30 percent AMI who are cost burdened. The largest share of cost burdened households among renters (1,690) are identified as “other” and reflects 33% of the overall total. Small families (1,585) comprise 31% of households and elderly households (1,504) comprise 29% of this group. The 3,155 renter households earning between 30 percent and 50 percent AMI follow a similar trend with “other households” (935) constituting 30% of this group, small families (1,245) comprising 39% of cost burdened households, and households with an elderly member (700) reflecting 22% percent of the overall total.

Owner households with an elderly member represent the largest share of cost burdened households across households earning less than 80 percent AMI. In total, there are 810 elderly owner

households that are cost burdened and earn less than 30 percent AMI (72 % of households in this income group); 890 elderly owner households that are cost burdened and earn between 30 percent and 50 percent AMI (70% of households in this income group) and 385 low-income elderly owner households that are cost burdened (37% of households in this income group).

Among small and large related households, the largest number of cost burdened households are those that earn between 50 percent and 80 percent AMI with 385 small (37%) and 74 large (7%), households, respectively.

3. 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	0	0	290	290	135	160	0	295
Large Related	0	0	100	100	30	20	4	54
Elderly	1,020	190	20	1,230	670	420	150	1,240
Other	0	1,405	440	1,845	85	0	0	85
Total need by income	1,020	1,595	850	3,465	920	600	154	1,674

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

Number of Households 50% - Table Analysis

Table 10 demonstrates that among renter households with a >50% cost burden, the largest number (1,845) and highest percentage (53%) of cost burdened households overall, are “Other” households. Among those renters earning less than 30 percent AMI, Elderly households (1,020) constitute 100% of that renter income group.

Among owner households, Elderly households (1,240) again have the highest incidence of housing cost burdens and comprise 74% of all households (1,674) who experience this housing cost burden across all income groups. Of those owners earning less than 30 percent of AMI, the Elderly cohort represents the largest number of households that are severely cost burdened (670) and constitutes 73% of households in this income group. Elderly households earning between 30 percent and 50 percent AMI also represent the largest number of owner households that are severely cost burdened, with 420 households of the total 600 households (70%) within this income group. Similarly, Elderly households account for a disproportionate 97% of all owners within the 50%-80% AMI income group.

Small related owner households represent the second largest number of cost burdened households, overall constituting 18% of households cumulatively amongst owner income and cohort groups.

4. 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	195	60	75	30	360	30	0	20	75	125
Multiple, unrelated family households	0	0	55	25	80	0	0	0	0	0
Other, non-family households	0	0	30	0	30	0	0	0	0	0
Total need by income	195	60	160	55	470	30	0	20	75	125

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

Crowding - Table Analysis

The incidence of reported overcrowding is small relative to other housing problems and is most common among renter households, with approximately 360 single family households experiencing overcrowding (Table 11). Despite such data, anecdotally there is a prevalent understanding, particularly among New Bedford homeless providers, that suggests somewhat higher numbers of overcrowded renter households exist.

Of note, consultation with those in the New Bedford Public School System and local providers within the Continuum of Care reveals larger percentages of individuals, families and homeless youth that are “doubling up” and “couch surfing” within the city. While such conditions do not rise to the level of HUD’s definition of “homeless,” under McKinney Vento provisions such occurrences are considered illustrations of homelessness for those youth of school age.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Data

Source

Comments:

<https://www.huduser.gov/portal/datasets/cp.html#year2006-2021>

<https://data.census.gov/table/ACSDP1Y2023.DP04?g=160XX00US2545000>

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

According to the 2017-2021 American Community Survey, there are approximately 14,902 single-person households in New Bedford, which is equal to approximately 36 percent of all households in the City. Among renter households earning less than 30% of the Area Median Income (AMI) in New Bedford, approximately 1,495 households are severely cost-burdened.

While HUD's Comprehensive Housing Affordability Strategy (CHAS) data does not specifically distinguish single-person households, the "Other" category often serves as a reasonable proxy for such households. Therefore, it's estimated that about 38% of the 1,495 severely cost-burdened renter households earning less than 30% AMI are single-person households. This equates to approximately 568 single-person households facing severe cost burdens.

A report from the New Bedford Economic Development Council (NBEDC) estimates that the city needs an additional 4,100 housing units to achieve a healthy housing market. The same report indicates that more than half of these units are required for the region's homeless population and individuals who are doubled up in overcrowded apartments or "couch surfing" due to affordability issues. To address the housing crisis, the report recommends building 8,700 new units by 2030.

Additionally, the recent 2025 Point-in-Time Count identified 54 individuals who were unsheltered and experiencing homelessness in New Bedford in addition to another 63 individuals who were in a cold weather overflow shelter on the night of the count who otherwise would have brought that unsheltered figure up to 117. In addition to these individuals experiencing homelessness, the New Bedford Public Schools identified over 1,400 students who were doubled up or couch surfing at the end of the school year in 2024). While specific data on the total number of individuals doubled up or couch surfing within the city is not readily available, the confluence of the numbers of individual households considered to be low-income when considered with the significant need for more

housing units affordable to those with low and very low incomes leads to overcrowded living conditions and a pronounced increase in the risk of homelessness.

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.

According to the New England ADA Center's March 2019² *Data on Disability in States Cities and Subgroups in New England* report, the percentage of adults in New Bedford, 18+ with a disability was 32.6%, of which 20.3% have a significant disability, 14.6% have a mental disability and 2.3% use a wheelchair. By age, it is estimated that roughly 45% of those over the age of 65 live with a significant disability while approximately 21% of people aged 25-64 have a significant disability. Wheelchair use is most prevalent amongst those aged 75 and above in New Bedford. Assuming similar percentages existed in 2023 when the Census cited the city's total population as being 100,695, it is reasonable to assume that 32,827 people experienced some form of disability amongst city residents while just over 20,600 have some form of significant disability. Such numbers further suggest that the number of households with a disabled member are substantial. Households with a disabled member would greatly benefit from additional affordable housing units that are accessible to those with mobility impairments.

The New Bedford Women's Center operates a safe house and domestic violence, dating violence, sexual assault and stalking shelter in the city. While much of the client data remains confidential, the organization provides the city with aggregated data as to the number of people they provide with assistance. In 2024, the agency reported 1,068 cases of domestic violence among city residents, the fifth highest number of such instances in Massachusetts.

What are the most common housing problems?

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.

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

With over 9,600 households spending more than 30% of their income on housing including utilities, renters earning less than 80% AMI have the highest number of households affected by housing cost

² Data from this report relied on the U.S. Census Bureau, 2010-2014 American Community Survey and 2008 Survey of Income and Program Participation, Modeled Estimates. Although the data is somewhat dated, it is estimated that figures have remained relevantly consistent since that analysis.

burden. Among these, renter households earning 0-30% AMI have the highest number of extremely cost burdened households (5,124). Other households (1,690), small, related households (1,585) and elderly households (1,504) each constitute roughly a third of the overall extremely cost burdened affected households at 0-30% AMI. There are also 1,245 small, related renter households earning between 30 percent and 50 percent AMI that are extremely cost burdened. Among the 3,429 owner households earning less than 80 percent AMI that are extremely cost burdened, there are 1,125 owner households earning less than 30 percent that are extremely cost burdened; 1,270 owner households earning 30 percent - 50 percent AMI that are extremely cost burdened and 1,034 owner households earning between 50 percent - 80 percent AMI that are extremely cost burdened. Here, elderly household owners represent the highest number by household type across the board (2,085). The second highest overall cohort of those severely affected by housing cost burden is among renters spending more than 50% of their income on housing including utilities (3,465). There are approximately 1,020 elderly renter households that earn less than 30 percent AMI that are severely cost burdened, the largest cohort of severe cost burdened households. Additionally, there are approximately 1,405 other renter households that earn between 30-50% AMI that severely cost burdened, and approximately 440 other renter households earning between 50-80% that are severely cost burdened.

For homeowners whose housing cost burden is greater than 50% of their income, the greatest number of severely cost burdened households are elderly homeowners. There are 670 that earn less than 30 percent AMI and 1,240 total (between 0-80% AMI) that are severely cost burdened.

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, particularly when considered alongside the absence of meaningful growth in local living wage jobs has exacerbated the problem of at-risk homelessness for individuals and families.

Specifically, housed low-income individuals and families with children, especially those living with extremely low incomes, disproportionately face imminent risk of losing their housing and facing homelessness, whether sheltered or unsheltered. Largely arising from an absence of household income sufficient to sustain current living environment, such households are cost-burdened to such

an extent that they must often decide whether to pay rent, utilities, food, or medicine costs, paying only one in lieu of their ability to cover any combination of these basic expenses. Such low income and extremely low-income households often struggle daily to ensure a roof over their heads and food to sustain them. For those individuals and adults in family households who are employed, basic expenses often extend to the need for childcare coverage and transportation simply to enable them to work and generate income. Unfortunately, lower educational attainment and/or training often leads to underemployment, tenuous employment and income insufficient to meet living wage standards.

The domino effect arising from such low household incomes—especially those whose households are at or below 30% of the area median income and are severely cost burdened (paying 50% of their income for rent), or those whose households rely on income from benefits such as Social Security Disability, can destabilize and threaten a household’s housing stability in a very short time. Such economic realities, coupled with an inability to find or sustain safe and decent housing opportunities affordable to this population set the stage for households facing—or finding themselves on the precipice of—homelessness.

Families and individuals who have succumbed to homelessness, whether they are in a family shelter through the state system or in a local New Bedford-based shelter for individuals, have an opportunity to utilize one of two existing ESG rapid rehousing programs in place within the city. While in rapid rehousing, households are provided with case management and support so that they can increase household income while increasing the services and supports needed (e.g. utility assistance, SNAPs food stamps, etc.) to successfully stabilize in a permanent housing setting. The intent of rapid rehousing programs is to ensure both access to housing affordable to the household and economic stability prior to exiting from a shelter program. Unfortunately, the interest in rapid rehousing locally as a tool for moving folks toward stability has not realized the intended success rates HUD originally anticipated. This underperformance arises largely from the program’s focus on providing assistance for only a limited period coupled with the low inventory of available affordable and suitable units to accommodate project participants.

For those nearing the termination of rapid rehousing assistance, extensions of time providing rental assistance and social service supports have been requested despite the understanding that the timeframe is limited.

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 does not provide estimates of the at-risk population(s) outside of its understanding of at-risk groups based on a combination of economic instability and housing burdens.

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

The high prevalence of renter households and, to a lesser degree, owner households, experiencing a severe housing cost burden, in part anecdotally attributable to the forthcoming introduction of train connectivity to Boston, is linked to housing instability. This characteristic is particularly concerning among households that earn less than 30 percent AMI or 30 percent - 50 percent AMI, as they have less economic stability and fewer housing options in the housing market.

In addition to the correlating inability to afford available housing reflecting both the income of those experiencing homelessness and housing, other populations disproportionately at risk of becoming homeless include those with high acuity complex medical issues in need of temporary housing, victims/survivors of domestic violence, those with substance use disorders, those with severe mental health problems and those with dual diagnosis. Consultations with rental property owners and representatives from the Bristol County Continuum of Care identified factors similar to what the Point In Time Count has revealed over the past few years—that in addition to the need for available, accessible housing affordable to those with low and extremely low incomes, substance use disorders and mental health issues are among the most prevalent challenges for those with instability and at increased risk of homelessness. People at imminent risk of residing in shelters or becoming homeless 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 debt, childcare, medical and/or transportation costs. Such factors increase the demand for an increased inventory of housing affordable to those with low and extremely low incomes.

Discussion

As noted elsewhere in this section, the lack of safe, decent housing that is affordable to New Bedford individuals and families, particularly those at or below 80% AMI, 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 an increasing percentage of individuals and families in New Bedford in both rental and ownership situations may be characterized as housing-burdened and severely housing burdened. While the data is scarce, there is also a sense among City leadership, community stakeholders and city residents, that in-migration of low and very low-income people from higher priced housing markets

closer to Boston may contribute to some of the increase in economic insecurity, housing instability and scarcity in New Bedford. Combined, these elements portray a clear picture that there is great need for an increased inventory of housing of all kinds for people of all income levels, and a betterment of the economic condition of those living at or below 80% AMI within the city. New Bedford and its residents would benefit greatly from becoming more socio-economically diverse through a combination of improved educational attainment and earning potential among current residents and attraction of investment and economic opportunity. City leadership is committed to enhancing and improving opportunities throughout the City on multiple fronts including education, infrastructure and quality of life to make the city attractive to new investment with an eye toward greater sustainable and equitable growth in the long term. Without addressing 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, dating violence, sexual assault, stalking, intimate partner violence and sexual predation in any form are often at increased risk of homelessness particularly when their abuser incorporates economic and emotional abuse as a means of keeping the person subjugated and disconnected from gainful employment, educational resources, supportive networks and healthy life skills (including independent decision-making). 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 effects of trauma sustained, but must focus on creating an independent life that includes an income stream and housing. Considering 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, other precipitators can lead to housing instability and homelessness. In New Bedford, mental illness, particularly serious mental illnesses (SMI) and the deinstitutionalization of those with debilitating SMI as well as substance use disorder—be it alcohol, prescription or street drug—knows no economic class nor respects any geographic boundary. Based on CoC data over the past ten years specific to New Bedford, mental illness and substance abuse historically rank as top indicators for those experiencing homelessness. With the demand for funding for mental health services outpacing resources and the persistence of opiate trafficking and use, mental illness and substance use disorder will—without an infusion of funding likely remain as critical indicators of persistent housing instability and homelessness.

NA-15 Disproportionately Greater Need: Housing Problems 24 CFR 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

A disproportionate need refers to any housing problems for a certain race/ethnicity that is more than 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 housing problems. 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) More than one person per room (overcrowded), and 4) Household is cost burdened (between 30 percent and 50 percent of income is devoted to housing costs).

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all households in New Bedford at that income level that experience the problem.

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	6,310	1,880	0
White	3,560	995	0
Black / African American	370	180	0
Asian	50	40	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	0	0
Hispanic	1,735	440	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 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%

Housing Problems 0% - 30% Area Median Income - Table Analysis

Among households earning less than 30 percent AMI, there are no households of a certain race or ethnicity that experience a disproportionate housing need according to the data from HUD. Approximately 76% of all households earning less than 30 percent AMI experience one of the four housing problems. When broken down by race, the percentage of households at this income level with at least one of the four housing problems range from 56% to 80% dependent on race.

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	4,430	1,625	0
White	2,650	955	0
Black / African American	285	20	0
Asian	75	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	750	285	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 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%

Housing Problems 30% - 50% Area Median Income - Table Analysis

Among households earning between 30 percent - 50 percent AMI, Black/African American households experience a disproportionate housing need according to the data from HUD. While approximately 73 percent of all households in this income group experience one of the four housing problems, approximately 93 percent of Black / African American households experience one of the four housing problems.

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	2,515	4,090	0
White	1,615	2,435	0
Black / African American	245	350	0
Asian	50	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	435	820	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 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%

Housing Problems 50% - 80% Area Median Income - Table Analysis

Among households earning between 50 - 80 percent AMI, Asian households experience a disproportionate housing need according to the data from HUD. While approximately 38 percent of all households in this income group experience one of the four housing problems, approximately 77 percent of Asian households experience one of the four housing problems. In real numbers the Asian, households experiencing this burden is small when compared to total New Bedford households, that being only 65 households.

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	845	3,160	0
White	660	2,240	0
Black / African American	40	325	0
Asian	40	30	0

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
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	410	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 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%

Housing Problems 80% - 100% Area Median Income - Table Analysis

Among households earning between 80 - 100 percent AMI, Asian households experience a disproportionate housing need according to the data from HUD. While approximately 21 percent of all households in this income group experience one of the four housing problems, 57 percent of Asian households experience one of the four housing problems.

Discussion

Across some income groups, Asian households are more likely to have a disproportionate housing need when compared to the jurisdiction. The presence of disproportionate needs also exists among Black/African American households at some income levels. There were no disproportionate needs among White, American Indian/Alaska Natives and Hispanic households.

NA-20 Disproportionately Greater Need: Severe Housing Problems 24 CFR 91.205 (b)(2)

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

Introduction

According to HUD, a disproportionate need refers to any need for a certain race/ethnicity that is more than 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 severe housing problems. Severe housing: The four housing problems are 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) More than one person per room (overcrowded), and 4) Household is cost burdened (between 30 and 50 percent of income is devoted to housing costs).

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	5,145	3,040	0
White	2,900	1,655	0
Black / African American	295	255	0
Asian	50	40	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	0	0
Hispanic	1,395	780	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data: 2016-2020 CHAS
Source:

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Severe Housing Problems 0% - 30% Area Median Income - Table Analysis

Among households earning less than 30 percent AMI, there are no racial or ethnic groups that have a disproportionate need with respect to severe housing problems. The data suggests that more than half of all households at this income level, irrespective of race and ethnicity, experience at least one of the four 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	1,845	4,210	0
White	1,250	2,350	0
Black / African American	130	175	0
Asian	65	85	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	210	830	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Severe Housing Problems 30% - 50% Area Median Income - Table Analysis

Among households earning 30 - 50 percent AMI, 30.4% of the jurisdiction as a whole experienced at least one of the four severe housing problems. The data suggests that both Asian households and Black Households in this income range have a disproportionate need with respect to severe housing problems. Approximately 42.6% of Black Households and 43.3% of Asian Households experience at least one severe housing problem.

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	695	5,905	0
White	375	3,675	0
Black / African American	30	560	0
Asian	40	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	210	1,040	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Severe Housing Problems 50% - 80% Area Median Income - Table Analysis

Asian households are the only race/ethnic group among households earning 50 - 80 percent AMI who experience a disproportionate need with respect to a severe housing problem. Approximately 61 percent of Asian households in the income group experience a disproportionate need, while only 5-16% of the households in all other racial groups are affected.

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	280	3,725	0
White	170	2,735	0
Black / African American	0	365	0
Asian	40	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

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
Hispanic	70	425	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Severe Housing Problems 80% - 100% Area Median Income - Table Analysis

Asian households are the only race/ethnic group among households earning 80 - 100 percent AMI who experience a disproportionate need with respect to a severe housing problem. Approximately 57 percent of Asian households in the income group experience a disproportionate need, while only 6-14% of the households in all other racial groups are affected

Discussion

Across some income groups, Asian households are more likely to have a disproportionate severe housing need when compared to the jurisdiction as a whole. The presence of disproportionate severe housing needs also exists among Black/African American households at the 30 to 50% AMI income levels. There were no disproportionate severe housing needs among White, American Indian/Alaska Natives and Hispanic households.

NA-25 Disproportionately Greater Need: Housing Cost Burdens 24 CFR 91.205 (b)(2)

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

Introduction:

A disproportionate need refers to any need for a certain race/ethnicity that is more than 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 housing cost burden (paying between 30 and 50 percent of household income toward rent including utilities) and severe housing cost burden (paying more than 50 percent of household income toward rent including utilities).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	24,135	6,955	7,340	625
White	16,365	4,370	4,435	340
Black / African American	1,560	555	410	65
Asian	370	35	150	35
American Indian, Alaska Native	4	25	4	4
Pacific Islander	0	0	0	0
Hispanic	3,345	1,240	1,625	175

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Housing Cost Burden - Table Analysis

Housing Cost Burden	30-50%	>50%
Jurisdiction as a whole	18.1%	19.1%
White	17.4%	17.6%
Black / African American	22%	16.2%
Asian	6.3%	27%
American Indian, Alaska Native	75%	12.1%
Pacific Islander	0%	0%
Hispanic	20%	26.1%

Table 22 - Housing Cost Burden Comparison Table

Discussion:

Approximately 37% of all households in the jurisdiction experience some level of housing cost burden. American Indian/Alaskan Native households experience a disproportionate need with the respect to the share of households with a housing cost, although the number of households is relatively small. All other households experience a similar rate of housing cost burden when analyzed by race and ethnicity.

NA-30 Disproportionately Greater Need: Discussion

24 CFR 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?

In New Bedford, certain racial and ethnic groups experience housing problems at rates higher than the citywide average, particularly within specific income categories. Data indicates that American Indian/Alaska Native and Asian/Pacific Islander households have the highest incidence of housing problems, with 67.05% and 60.23% respectively, compared to the citywide average of 45%. Despite such disparities among these two particular cohorts, it bears noting that the overall population of American Indian/Alaska Native and Asian/Pacific Islander households in New Bedford compared against the entire city population constitute a quite small portion of the total population at just 0.64% and 1.3%, respectively. (*Analysis of Impediments to Fair Housing, City of New Bedford, 2021*).

Additionally, according to the same source, Hispanic households have a higher incidence of housing problems (56.19%) compared to Black (45.43%) and White (42.28%) households

These disparities suggest that within certain income categories, these racial and ethnic groups face disproportionately greater housing challenges than the income category as a whole. Addressing these disparities is crucial for ensuring equitable access to housing and related services in New Bedford.

If they have needs not identified above, what are those needs?

N/A

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

Yes; see Section MA-50 of this Consolidated Plan.

NA-35 Public Housing 24 CFR 91.205 (b)

Introduction

The New Bedford Housing Authority serves approximately 4,493 households through its public housing, housing choice voucher program, project-based, and tenant-based rental assistance programs. The authority administers 1,799 tenant-based rental assistance vouchers, an additional 108 Veterans Affairs Supportive Housing Vouchers, along with 2,487 public housing units and 990 project-based vouchers.

Approximately 78 percent of households enrolled in a housing assistance program through the New Bedford Housing Authority are white and approximately 18 percent are black/African American. The remainder of the population is American Indian/Alaskan Native, or some other race. Approximately 80 percent of mobile voucher holders are white and approximately 18 percent are black/African American. Approximately 71 percent of public housing residents are white and approximately 27 percent are black/African American. Approximately 30 percent of households enrolled in a mobile voucher program are Hispanic compared to 70 percent who are non-Hispanic. One-half of all households enrolled in public housing are Hispanic and slightly less than 50 percent are non-Hispanic.

Totals in Use

	Program Type								
	Certif.	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	2,414	1,933	99	1,726	108	0	0

Table 23 - Public Housing by Program Type

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

Data PIC (PIH Information Center)
Source:

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	27,631	18,954	15,157	19,820	21,884	0
Average length of stay	0	0	Not available	Not available	Not available	Not available	Not available	0
Average Household size	0	0	2	1	1	2	1	0
# Homeless at admission	0	0	700	828	30	690	108	0
# of Elderly Program Participants (>62)	0	0	801	764	45	716	43	0
# of Disabled Families	0	0	910	1359	60	1255	44	0
# of Families requesting accessibility features	0	0	220	81	0	80	1	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims (info not available for Federal housing)	0	0	295	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type**Data Source:** PIC (PIH Information Center)**Race of Residents**

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1,728	1,518	80	1,378	60	0	0
Black/African American	0	0	660	356	18	321	17	0	0
Asian	0	0	15	7	1	6	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	4	3	0	3	0	0	0
Other	0	0	34	5	0	5	0	0	0

Table 25 – Race of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)**Ethnicity of Residents**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1,145	535	12	515	8	0	0
Not Hispanic	0	0	1,270	1,367	87	1,211	69	0	0

Table 26 – Ethnicity of Public Housing Residents by Program Type

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

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 has approximately 1,496 households with a non-elderly mobility-impaired family member on the waiting list for an accessible housing unit. These households need units that are designed to meet Section 504/ADA standards and the regulations of the Massachusetts Architectural Access Board.

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

There are approximately 2,490 families on the waiting list for federal public housing and 1,444 applicants on the list for elderly/disability public housing. In addition, there are 7,752 households on the waiting list for mobile vouchers. There are also 33,448 applicants on the waiting list for state family public housing and 8,383 applicants for state elderly/handicapped housing. [1] As demonstrated by the needs assessment, the most acute need for this group is a rental assistance subsidy that will relieve the presence of severe housing cost burdens among households earning between 0-30 percent AMI and 30 - 50 percent AMI.

Among those enrolled in the mobile voucher program, access to quality private housing that can be leased through in the private rental market is an immediate need.

[1] CHAMP waiting list statistics.

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

The needs of the households on the wait list for public housing and housing vouchers are comparable to the needs of those individuals and households that are low-income but not on the public housing wait list. Both groups have a high incidence of a severe cost burden and face housing instability as renters, as well as homeowners if they are no longer able to maintain their home.

Discussion

See above.

NA-40 Homeless Needs Assessment 24 CFR 91.205 (c)

Introduction:

The Homeless Needs Assessment is predominantly informed by the work of the MA-505 Bristol County Continuum of Care (BCCC), a Continuum of Care (CoC) reflecting a May 2024 merger between the former Greater Bristol County Attleboro Taunton Coalition to end Homelessness (GBCATCH) and New Bedford's Homeless Services Provider Network (HSPN). The newly merged BCCC includes more than 60 organizations representing a diverse swath of stakeholders, including individuals with lived experience, educational, legal, business and faith-based entities, homeless service providers, county and state agencies, developers of affordable housing, foundations and members of the community.

Under the administrative leadership of the City of New Bedford's Office of Housing & Community Development (OHCD) who additionally serves as the CoC's Homeless Management Information System (HMIS) Lead, the BCCC ensures the conduct of the annual Point-in Time (PIT) Count and Housing Inventory Count (HIC), develops and submits HUD reporting such as the LSA and Systems Performance Measures, analyzes data, and implements programs to prevent, address and eliminate homelessness. Though the CoC is county-wide, the data presented in the Homeless Needs Assessment is extracted from the overall CoC and only includes the geography of New Bedford.

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	Unshltd.				
Persons in Households with Adult(s) and Child(ren)	113	13	482	225	184	700
Persons in Households with Only Children	0	0	N/A	N/A	N/A	N/A

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	Unshltrd.				
Persons in Households with Only Adults	172	98	429	247	195	300
Chronically Homeless Individuals	10	23	129	21	30	200
Chronically Homeless Families	1	0	9	5	3	160
Veterans	37	2	13	10	8	120
Unaccompan. Child	0	4	N/A	N/A	N/A	N/A
Persons with HIV	0	0	0	2	2	200

Table 24 - Homeless Needs Assessment

Data Source Comments: 2024 Point In Time Data
2024 Community Profile (Simtech) January 1, 2024 – December 31, 2024 City of New Bedford HMIS Data

Notes related to data provided in Table 27:

- Source data from the Community Performance Dashboard was limited to the period between 01/01/2024-12/31/2024 with the New Bedford geocode.
- Chronic status is based the client's Chronic Homeless status at project start, consistent with HUD's approach.
- Data shown for "Chronically Homeless Individuals" include adult only, child only, and unknown household types while data provided for "Chronically Homeless Families" includes Adult+Child households.
- As this chart relates to those "experiencing homelessness," those in PSH and RRH project types are not reflected in the data.
- Only the number of households are reflected under "Chronically Homeless Families;" numbers do not reflect the number of individuals.
- Data provided for the estimates of those exiting homelessness each year are based in those exiting homeless in 2024 to permanent destinations.

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):

Because of the investment the OHCD (in its capacity as the CoC HMIS Lead) and the MA-505 CoC has made in securing Simtech Solutions to assist with Continuum data needs, the data estimates provided for each cohort reflect both actual data from calendar 2024 conservatively adjusted with projected estimates of persons becoming and exiting homelessness each year during the period of this Consolidated Plan. It is estimated that the number of people in households with adults and children as well as people in households with adults-only will, over the five-year period, average out to numbers fairly consistent with current levels while the number of only-children households will remain at zero. It is also estimated that the number of chronically homeless individuals and families will begin to modestly diminish over the next five years, as will Veterans and unaccompanied youth in the city, the result of an active By-Name List Committee working to place/rehouse people quickly and the incidences of chronic homelessness begin to reduce.

The numbers of those people self-identifying with HIV, while lower to non-existent compared with past years, will likely remain at its low to no current level over the next few years despite the persistence of the opiate crisis, in large part due to the reticence of people wishing to self-identify as well as additional supports being introduced around prevention and care.

As regards estimates of the number of days persons experience homelessness, it is anticipated that given systemic improvements made to Coordinated Entry, the introduction of twice-monthly and active By-Name List meetings, an increased use of rapid rehousing and enhanced reliance on opportunities for housing outside of the traditional Permanent Supportive Housing (PSH) CoC units, the recent trend toward diminishing lengths of stay will continue across all cohorts.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	301	31
Black or African American	160	11
Asian	1	0
American Indian or Alaska Native	4	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	132	12
Not Hispanic	614	42

Data Source

Comments:

Unsheltered data from 2025 Point In Time (PIT) Count; Sheltered data from 2024 PIT Count.

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

Households of adults with no children continue to make up the majority of New Bedford's homeless population according to the city's 2024 Point In Time analysis:

(<https://www.bristolcountycoc.com/nbhspn/wp-content/uploads/2024/06/PIT-HIC-PRESENTATION.2024.pdf>).

Sheltered and unsheltered individual households (single adult only households) outpaced family households in 2024 at a rate of over 6:1 and continues to trend toward greater individual households. The number of sheltered and unsheltered individual households increased by 5% between 2023 (216) and 2024 (228). The number of sheltered family households in 2024 (37) was 20% less than the number of sheltered families recorded the previous year (46).

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

Homelessness in New Bedford exhibits notable disparities across racial and ethnic groups. A 2024 Racial Equity Assessment and Action Plan undertaken by the then-New Bedford Continuum of Care revealed that while White individuals represent 57.5% of the city's population, they account for 62% of those experiencing homelessness. Conversely, Black individuals, who make up 6% of the population, represent 27.3% of the homeless population. Hispanic or Latino individuals, comprising 17.5% of the city's residents, account for 27.5% of those experiencing homelessness.

The 2023 Point-in-Time Count, a snapshot of homelessness on a single night, identified 673 individuals experiencing homelessness in New Bedford. Of these, 227 were in emergency shelters, 79 in transitional housing, and 367 in permanent supportive housing. The racial and ethnic distribution was as follows: White 62%, Black 27%, Hispanic/Latino 28% and those identifying as being of Multiple Races 10%. These figures indicate that Black and Hispanic/Latino individuals are overrepresented in the homeless population compared to their proportions in the general population. These statistics highlight the existence of the disproportionate impact homelessness has on Black and Hispanic/Latino communities in New Bedford.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On the night of January 24, 2024, 346 people were counted during the annual Point In Time Count (PIT) as experiencing homelessness either in shelter (154 in Emergency Shelter, 82 in Transitional Housing for a total of 236) or unsheltered on the streets (110). The 2024 total unsheltered and

sheltered combined count identifying 346 people was a figure largely consistent with combined counts of the past few years. Despite such consistency, 2024's overall PIT Count was the lowest count total since 2013. Although the number of unsheltered persons increased, the count of 236 for those in shelter reflects the second lowest shelter count for the City of New Bedford on record.

Consistent with past years, those self-identifying as having a serious mental illness and/or a substance use disorder, represented the most prevalent subpopulation attributes among both sheltered and unsheltered adults. Despite this prevalence, the 2024 count reflected a disparity between sheltered and unsheltered people. This count marked the highest number of unsheltered adults self-identifying as having a severe mental illness and/or substance use disorder: 70% of unsheltered adults self-reported as having a severe mental illness in 2024—triple the number of those self-identifying the same way just a few years prior. Conversely, the numbers of sheltered individuals self-identifying as severely mentally ill declined with only 15% of those counted. This was a significant drop from the previous two years when higher numbers existed. Similarly, those living in shelter self-identifying as having a substance use disorder in 2024 reflect a sharp decrease from 2023 and 2022. The disparity between sheltered and those unsheltered in this regard may be attributed to many reasons ranging from the presence of real or perceived barriers to shelter access, personal preference and perceived safety issues to co-occurring disorders paired with stigma.

Although from 2021-2023 there were no veterans self-identifying in New Bedford who were unsheltered, for the first time in four PIT Count years, three individuals self-identified as being veterans in the New Bedford unsheltered count. At the same time, the total number of veterans in emergency shelter and transitional housing was below the 15-year average.

Roughly 17% of those sheltered and unsheltered during that 2024 PIT self-identified as being a victim/survivor of domestic violence, a percentage which is slightly greater than the 15 year average of 14%. Of the total 346 persons constituting the sheltered and unsheltered count, those aged 18-24 decreased by 44% from the 2023 levels and was consistent with the 2022 count. Six of the total ten people counted as meeting the “unaccompanied youth” definition were living on the streets.

The extent of chronicity of homelessness during the PIT 2024 Count differed between unsheltered and those who were sheltered. Approximately 48% of those who were unsheltered met the threshold for being considered chronically homeless but of those who were sheltered, only 16% were considered chronically homeless. Of the total sheltered and unsheltered population surveyed during the 2024 PIT, the ratio of those individuals not meeting the definition of chronic homelessness to those who met the threshold for being considered chronically homeless was 3:1 or 74% to 26%.

Discussion:

The City of New Bedford and the Bristol County Continuum of Care (MA-505) remain concerned about the increasing numbers of those in need of shelter, the inadequacy of shelter bed inventory to accommodate everyone in need of shelter and the increasing number of those living on the streets. Despite some positive movement within cohorts and subpopulations, the reality of an increasing unsheltered population persists both throughout the CoC but indeed, in New Bedford, itself.

In response, the city has invested heavily in a professional Coordinated Entry (CE) program operated by Community Counseling of Bristol County funded by CoC dollars. In addition to accessible assistance, the CE effort includes a twice monthly By-Name List meeting with multiple providers and resources across the CoC. The work of this CE Team has streamlined the time needed to connect people with appropriate diversion, supports and/or housing and has contributed to reducing the length of time people experience homelessness in the city. In addition to an online Coordinated Entry assessment that immediately connects people in need with a team member, a Street Outreach (SO) Team operated by Steppingstone and funded by ESG dollars continues working in the city. The SO Team meets unsheltered people one-on-one, connecting them with needed resources, building trust and working tirelessly in moving people more rapidly to permanent housing solutions. The Street Outreach Team is also an integral part of local efforts made in addressing and improving opportunities to ensure a path for the unhoused to find greater stability and residency.

NA-45 Non-Homeless Special Needs Assessment

24 CFR 91.205 (b,d)

Introduction:

The Non-Homeless Special Needs population is a broad category that applies to any population that is presumed to be low to moderate income and in need of public services. Non-homeless special needs include those of the mentally ill, persons with substance use disorders, those who may be physically and/or developmentally disabled, at-risk youth, and young adults, elderly and frail elderly, and other groups such as victims/survivors of domestic violence, dating violence, sexual assault and stalking, and persons with HIV/AIDS. The data in this section may include some double counting as members of special needs populations can have more than one special need, (i.e. an elderly person may also identify as having a physical disability).

Describe the characteristics of special needs populations in your community:

The elderly and frail elderly, persons with disabilities, developmentally disabled, physically disabled, mentally ill persons, persons with alcohol and drug dependencies and those who are medically fragile constitute those with special needs within the city.

Elderly

According to the U.S. Census Bureau, (2020) there are approximately 13,000-15,000 households in New Bedford that include a household member that is over the age of 65 which is equal to about 23% of all households in the City. New Bedford's percentage of elderly people in households is slightly higher than the state (20%) but lower than the national rate (29%). When considering elders living in poverty, New Bedford's roughly 19% of elders living in poverty is significantly higher as compared with 10% at the state and 10% at the national level (Census 2020). These figures mean that New Bedford's older adult population experiences a poverty rate that is twice as high as both the state and national average.

Veterans

According to data from the 2020 U.S. Census, 5,500 veterans live in New Bedford constituting almost 6% of the city's population. Although the percentage of veterans in New Bedford is lower than the

state average of 7%, it is actually higher than the national average for veterans, that being roughly 5%. Additional housing, housing supports and supportive services available to veterans remains a need in the city despite a recent increase in permanent housing beds through the Veterans Transition House.

Disability

A “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.

The 2020 U.S. Census reports that there are approximately 13,500 individuals in New Bedford living with a disability, a figure which is just slightly higher than the national average of 13%. Of those living with a disability in New Bedford, approximately 30% are over the age of 75; those who are between the ages of 65-74 account for roughly 30% of those with a disability. Approximately 40% of people with a disability in New Bedford are under the age of 65, reflecting various disabilities caused by factors other than aging such as injury, chronic health conditions and/or congenital conditions.

Approximately 3,700 New Bedford residents have an ambulatory difficulty according to the American Community Survey, meaning, these individuals have difficulty walking or climbing stairs. Around 2,300 city residents have difficulty with independent living including performing everyday tasks such as managing personal care, cooking, cleaning or other daily activities without assistance. These figures reflect the broader need for services and support for individuals with both mobility issues and those requiring assistance with daily living activities.

Substance Use Disorder

The most recent data from the 2022 National Survey on Drug Use and Health (NSDUH), conducted annually by the Substance Abuse and Mental Health Services Administration (SAMHSA), shows that almost 17% of Americans aged 12 and older reported using illegal drugs or misusing prescription drugs in the past month. If one were to apply this percentage to New Bedford, roughly 17,000 New Bedford residents might be considered drug users, the definition being, one 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?

Elderly

The HUD CHAS data identifies approximately 1,000 elderly renter households earning less than 30% AMI that are severely cost burdened (paying more than 50% of household income on housing costs including rent and utilities). There are approximately 600 elderly owner households earning 30 - 50% AMI that are severely cost burdened. The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. Those considered “frail elderly” may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

According to recent trends from the U.S. Census Bureau, the share of New Bedford’s population that is 65 or older has been steadily increasing over the past decade. In 2010 about 15% of the city’s population was aged 65+ and by 2020 that figure had risen to around 17%. Given this, New Bedford’s elderly cohort continues to grow in size and in the level of supportive services needed. There remains an unmet need for skilled nursing facilities and resident care facilities in New Bedford. Elders would also benefit from affordable rental housing programs that include supportive services, as well as homeownership program that can be implemented to help seniors remain in their homes by providing financial support for home repairs. This population would benefit from other social service programs that can help reduce expenses related to food and transportation as well as medical respite housing opportunities for those not yet ready for nursing home care but unable to care for themselves for a fixed period of time.

Disabled

Information about specific types of disability is not available from the Census data. Housing for the disabled must include a variety of options to meet the unique needs of persons with diverse types of disabilities. Service needs included housing placement, intermediate care, supported living programs, supported employment, sheltered workshops, and rental subsidies for independent living. The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, skilled development homes, and family care homes

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

According to the most recent Massachusetts HIV/AIDS surveillance data from 2022 (based on data collected through 2021), the average annual HIV diagnosis rate was 20-30 people per 100,000 people within New Bedford, compared to a lower 10-15 per 100,000 rate for the Commonwealth. Males represent roughly 75-80% of all new HIV diagnoses in both New Bedford as well as statewide. The number and percentage distribution of people diagnosed with HIV infection and those living with HIV infection according to this data in New Bedford were as follows; 15-20% percent were White, 40-45% of cases were Black and 25-30% percent were Hispanic.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Mentally Ill Persons. Individuals experiencing severe and persistent mental illness are often financially impoverished due to the long-term debilitating nature of the illness. The housing needs for this population are similar to other low-and-moderate income individuals except for an additional need for a level of counseling and case management to ensure continued stability.

Persons with Alcohol and Drug Dependencies. The city does not have direct data upon which to reliably estimate the number of people with alcohol/other drug addiction problems. However, various organizations and bodies have supplied figures on this topic from a national perspective. The National Institute of Alcohol Abuse and Alcoholism estimates that 10% of the male population over the age of 18 has an alcohol use disorder (AUD) and that 5% of women over the age of 18 also have an AUD. Given that New Bedford has a similar demographic and health profile to the state of Massachusetts, it is reasonable to estimate that the percentage of men and women with an AUD closely align with national averages. By extrapolating then, it is reasonable to assume that 10% of New Bedford's estimated 37,800 male residents over the age of 18 (3,780) and 5% of the city's estimated 41,000 female residents over 18 (2,050) means that a total of 5,830 New Bedford residents have an AUD of some type.

NA-50 Non-Housing Community Development Needs 24 CFR 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Office of Housing and Community Development (OHCD) invests in physical improvements to public facilities that improve the quality of life of low- and moderate-income residents. These investments are designed to support community services through planning, acquisition, construction, renovation, and restoration of public facilities providing space for activities or projects that service low- and moderate-income individuals and families and special needs populations. Public facility priorities typically include park and recreational facilities, community centers for seniors and youth, facilities for unhoused individuals and families, capital improvements for community organizations, and removal of architectural barriers that impede access for people with disabilities

How were these needs determined?

The City's needs for public facilities were determined in consultation with City Departments such as Public Infrastructure, Community Services, Parks, Recreation and Beaches, and Housing & Community Development, and through administration of a community priority needs survey. The preparation of this plan included extensive public outreach to identify facility needs in the City's low- and moderate-income neighborhoods and consultation with partner agencies/organizations.

In addition, New Bedford initiated a Capital Needs Assessment in 2012 and has followed up by adopting subsequent Five-Year Capital Improvement Plans (CIP), the most recent of which is the 2024-2028 Capital Improvement Plan providing a roadmap for infrastructure and public service investments from 2024 through 2028. Through the capital planning process, New Bedford coordinates community planning, financial capacity, and infrastructure to support the City's economy and physical development. The CIP has identified \$300 million in proposed projects during the five-year plan. Resident input will assist in allocating federal resources to address community needs. Table 28 summarizes the priority facility needs identified by respondents to a web-based survey of New Bedford residents. Needs are ranked by plurality of respondents identifying *high needs*.

Facility Type	Medium Need	High Need
Parks, recreation/beach facilities (playgrounds/parks)	20.40%	22.67%
Youth centers	18.23%	20.25%
Community Centers	14.60%	16.22%
Childcare centers	12.10%	13.44%
Libraries	9.52%	16.22%
Community Gardens/Pocket Green Spaces	7.74%	8.60%
Senior centers	7.42%	8.24%

Table 25 - Table NA-50.1 Priority Facility Needs Identified by New Bedford 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 in many neighborhoods. The advanced age of the infrastructure results in a number of water main breaks and disruptions in service delivery. The city does not have a significant problem with leaded water and is aggressively replacing lead services every year and will have no lead pipes left in a few years. The prevalence of elevated blood lead levels in New Bedford children is due mainly to lead paint exposure, rather than water traveling through older pipes. 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.

The city’s Office of Housing & Community Development will respond to the needs for infrastructure improvements such as the reconstruction of city streets and sidewalks, the planting of street trees, the demolition of abandoned and unsafe buildings and continued upgrades to storm and wastewater management systems--all in eligible, low-income census tracts—as needs arise and funding is available.

How were these needs determined?

See response under “public facilities” above.

Resident input will assist in the allocation of federal resources to address Community Development needs. Priority infrastructure needs identified by respondents to a web-based and paper survey of New Bedford residents are summarized below in Table NA-50.2. Needs are ranked by plurality of respondents identifying *high needs*.

Infrastructure Type	Medium Need	High Need
Street improvements (repaving)	25.63%	28.47%
Sidewalk repairs	15.58%	17.31%
Street lighting	13.34%	14.83%
Street beautification (trees, planters)	9.60%	10.67%
Traffic signals (stop lights, stop signs, better street signs)	9.27%	10.30%
Bike and walking paths	9.21%	10.24%
Sustainability enhancements (stormwater management, alternative energy projects wind, solar, geothermal, biomass)	7.37%	8.19%

Table 26 - Table NA-50.2 Priority Infrastructure Needs Identified by New Bedford Residents

Describe the jurisdiction's need for Public Services:

New Bedford has a high concentration of low-income and very low-income residents who face significant challenges related to health, vocational training, housing, nutrition, and educational attainment. For this reason, the City is home to numerous nonprofit organizations that provide services for New Bedford residents. Input from these groups is sought through a variety of means: focus groups, their participation in regional consortia such as the Continuum of Care, and activities reported by organizations that receive CDBG assistance from the City.

How were these needs determined?

The same survey that sought resident input about facility and infrastructure needs also asked questions about public service needs. Resident perspectives are listed in Table NA-50.3. According to City residents, there are significant needs for childcare services, mental health, after-school programs and youth services, broadband/internet, additional youth services and health services. Additional services in Table NA-50.3 were also cited as being of high and medium need within the community. Not surprisingly, many of the needs residents identify coincide with needs identified by housing and social service organizations that participated in focus groups for this Consolidated Plan.

Type of Service	Medium Need	High Need
Childcare services	7.58%	8.42%
Mental health services	7.58%	8.42%
After school programs	7.37%	8.19%
Broadband, Internet	7.21%	8.01%
Youth services, (recreation activities, counseling, mentoring)	7.16%	7.96%
Health services (dental, physical)	7.00%	7.78%

Legal Assistance (immigration, eviction, discrimination)	5.28%	5.87%
Crime awareness prevention (neighborhood watch)	5.12%	5.69%
Fair housing services (discrimination complaints)	5.12%	5.69%
Credit Counseling (building equity, clearing bad debt)	3.66%	4.07%
Homebuyer education/financial literacy	3.55%	3.95%
Senior services (Meals on wheels, in-home care, shared housing)	3.61%	4.01%
Tenant/Landlord dispute resolution (rent increases)	3.45%	3.83%
Transportation	3.24%	3.60%
Substance abuse treatment	2.93%	3.25%
Services for Victims of Domestic Violence, Child Abuse	2.82%	3.14%
Adult education including ESL	2.61%	2.90%
Services for the disabled (independent living, job training)	2.04%	2.26%
Landlord training	1.83%	2.03%
Foreclosure prevention	0.84%	0.93%

Table NA-50.3 Priority Service Needs Identified by New Bedford Residents

Housing Market Analysis

MA-05 Overview

New Bedford is home to an estimated 100,000 people living in roughly 43,000 housing units, the vast majority of which are multi-family buildings. New Bedford’s housing units are a mix of bedroom sizes helping to accommodate all types of households in the city. Almost 60% of the city’s housing stock was built prior to 1950 which introduces the possibility of hazards like lead-based paint and asbestos containing materials, existing in units. Older housing stock like this can also be more likely to be in poor condition due to deferred maintenance. Into this mix are also an estimated 300 units of housing that abandoned within the city—a problem, particularly in the face of a housing crisis.

This Market Analysis (MA) section of the Consolidated Plan provides data and discussion that considers such factors and those that largely define New Bedford’s housing market. Information that explores housing conditions in the city begins with a look at housing units by the numbers from the types, age, value and condition of the city’s housing stock (including public and assisted housing and homeless facilities and services) as well as barriers to affordable housing. This material highlights the need for additional housing affordable to those with low and moderate incomes.

Discussion pivots to non-housing community development assets that provide a window into the local economy. The types of jobs available in New Bedford, the wages paid by local establishments, and the make-up and skill levels of the City’s labor force shed light on what local households can afford for housing. In addition, understanding New Bedford’s economic base helps to explain the city’s relative attractiveness to potential job seekers and whether they can find the housing choices they seek in the City’s neighborhoods.

In addition to the housing market analysis, this section also includes analysis of and data on significant characteristics of New Bedford’s economy. MA-45 Non-Housing Community Development Assets provides data on Boston’s businesses, jobs and employment and characteristics of Boston’s highly educated workforce.

The MA-50 Needs and Market Analysis Discussion introduces the incidence of housing problems, high poverty rates and aging housing stock, the areas where these overlap and additional issues/opportunities within these areas of “concentration.”

The market analysis concludes with a brief look at broadband needs for housing with low- and moderate-income households and the need for additional broadband providers and choice, along with a consideration of hazard mitigation focusing on the effects of natural hazard risks on those in low and moderate income households.

MA-10 Number of Housing Units 24 CFR 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 67% of New Bedford's housing units are located in properties with two or more units; nearly 21% of those are within properties of five (5) or more units. In recent years, New Bedford has continued to see growth in its housing stock with the vast majority of the growth in units coming from larger rental developments with 5 or more units in them. The city's housing stock is dominated by rental housing, which accounts for 60% of the housing stock. This percentage has remained stable over the past 10 years and is much higher than the state average of 38%.

Historical development patterns have resulted in a large share of New Bedford's rental housing being units with three or more bedrooms. More recent housing developments have included units with fewer numbers of bedrooms, likely a result of a shrinking average household size. Unsurprisingly, the vast majority of the City's owner-occupied housing stock is in units with 3 or more bedrooms.

New Bedford is a community that has very little undeveloped land left for housing production. It is expected that the vast majority of growth in new units will come from the adaptive reuse of existing structures, such as decommissioned municipal buildings and other vacant buildings. The City also intends to revise its zoning regulations to allow for development to occur on smaller lot sizes. As a result, it is likely that new development will occur on what was previously undevelopable lots in neighborhoods across the City.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,950	31%
1-unit, attached structure	750	2%
2-4 units	19,405	46%
5-19 units	6,020	14%
20 or more units	3,010	7%
Mobile Home, boat, RV, van, etc	90	0%
Total	42,225	100%

Table 27 – Residential Properties by Unit Number

Data 2016-2020 ACS
Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	50	0%	620	3%
1 bedroom	280	2%	5,335	23%
2 bedrooms	3,860	25%	7,985	34%
3 or more bedrooms	11,345	73%	9,580	41%
Total	15,535	100%	23,520	101%

Table 28 – Unit Size by Tenure

Data 2016-2020 ACS
Source:

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

In Massachusetts, all cities and towns have a statutory obligation to provide their regional fair-share of affordable housing. Under Massachusetts General Law (M.G.L., c. 40B, §§ 20-23 (“Chapter 40B”), the fair-share standard is met when at least 10 percent of the year-round housing stock in a community meets the state definition of “low- or moderate-income housing,” based on the most recent decennial census. As the administering agency for Chapter 40B, the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) maintains the official list of affordable units that “count” toward the 10 percent minimum. To qualify for listing on the Subsidized Housing Inventory (SHI), units must be:

- Approved, either through financial or technical assistance, by a state or federal subsidizing agency;
- Protected by a long-term deed restriction that keeps the units affordable for purchase or rent by a household with income not exceeding 80 percent AMI, adjusted for household size;
- Monitored to ensure compliance with the affordable housing deed restriction; and
- Made available through a fair and open process through a state-approved affirmative fair housing marketing plan.

According to the most recently published SHI (12/12/24), New Bedford has 5,169 affordable units that qualify for listing on the SHI, or 11.63 percent of the City’s 2020 year-round housing stock (44,454), (compared to 5,109 units in 2020).

The City also uses CDBG and HOME funds to support the housing and neighborhood development needs of New Bedford’s lower-income residents. With these resources, OHCD has successfully operated the following programs on a city-wide (not geographically targeted) basis:

- HOME-funded homeownership assistance is offered to income-eligible applicants through the “Neighborhoods First” First-time Homebuyer Program. The City provides a maximum 0 percent, 10-year deferred payment loan of \$10,000 for downpayment and closing cost assistance to applicants with incomes up to 80 percent AMI and the ability to contribute (a) 1 percent of the purchase price of a single-family or two-family home or three-family home. In addition to downpayment and closing cost assistance, the City provides rehabilitation financing in the form of a 0 percent deferred payment loan (depending on the loan amount) to bring substandard units into compliance with basic rehabilitation standards and federal/state lead paint laws, with the maximum loan amount tied to the number of units in the building. Gap financing is also available to homebuyers whose mortgage loan approval falls short of the amount needed to purchase a home, up to a maximum of \$30,000. As a HOME-assisted program, “Neighborhoods First” has adopted underwriting guidelines that conform to CPD 18-09, “Requirements for HOME Homebuyer Program Policies and Procedures.”
- CDBG-funded financial assistance for low-moderate income property owners (defined as those earning less than 80% of the median family income for New Bedford as determined by HUD) to make repairs and eliminate code violations in order for their homes to meet HUD’s minimum Housing Quality Standards (HQS). Eligible properties are one- to four-unit buildings, with maximum assistance per project of \$24,000 for single-family homes, \$40,000 for two-family homes, and \$50,000 for dwellings with three or more units. The CDBG-assisted funding mechanism includes a 25 percent grant and a 0 percent deferred loan per eligible project.
- The HOME-funded “Rental Housing Rehabilitation Program” helps investor-owners rehabilitate rental units. The funding mechanism consists of a 0 percent deferred payment loan that is due upon the sale, lease or transfer of the property. The loan allows for up to \$40,000 in funding per unit with a maximum loan of \$200,000 for the building. The units assisted are deemed “HOME Assisted” and are subject to rent and income restrictions targeted at 60% AMI.
- The CDBG-funded “Housing Accessibility Program” is designed to help income eligible people (defined as those earning less than 80% of the median family income for New Bedford as defined by HUD) with physical disabilities with remove or alter architectural barriers in their homes. The CDBG funding mechanism is a maximum grant of \$12,000.
- The CDBG-funded Emergency Repair Program assists eligible low- and moderate-income homeowners (defined as those earning less than 80% of the median family income for New

Bedford as defined by HUD) address emergency health and safety problems with plumbing, electrical, and heating systems and emergency roof repairs. The funding mechanism is a maximum grant of \$12,000 for eligible program costs.

For homeless assistance, the City has most recently committed 49% of its ESG funds to eligible non-profit organizations that provide emergency shelter services to those experiencing homeless and people at risk of becoming homeless. The balance of the funding has been used for ESG homeless prevention, rapid re-housing assistance, and administration.

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

An analysis of the City’s Subsidized Housing Inventory reveals that 659 of the affordable units are at risk of losing their affordability restrictions during the Consolidated Plan period (2025-2029). The 659 units are housed with 14 developments—and 320 of those units are housed within 1 development. The City of New Bedford will support the owners’ efforts to secure the resources necessary to preserve affordability in these units.

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. Approximately 18% of New Bedford's households are cost burdened—paying between 30 and 50% of their income on housing and additional 19% are severely cost burdened—paying more than 50% of their income on housing, including utilities. The existing inventory of SHI-eligible affordable units and what could be called “naturally occurring” or informally affordable (not restricted) units do not meet the needs of New Bedford’s population. The city also remains committed to increasing its homeownership rate and helping existing homeowners with critical repair needs to remain in their homes.

Describe the need for specific types of housing:

Based on data analyzed for this plan and input from the citizen participation process, New Bedford’s priority housing needs include:

- Increasing homeownership opportunities;
- Increasing the number of available, safe, decent affordable rental units;
- Developing multi-family units specifically serving the needs of the elderly, veterans, those experiencing or formerly homeless and other special populations.

- Reactivating abandoned or vacant buildings;
- Ensuring housing stability both for homeowners and renters; and
- improvement of existing housing conditions.

It should be noted that both affordable housing providers, the organizations serving the homeless, and the general public rank the need for affordable rental units at or close to the top of their lists of housing needs in New Bedford.

Discussion

Despite nearly 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 and vacant properties. Programmatically, the city allocates CDBG, HOME, CoC and ESG funds to meet the housing challenges.

MA-15 Housing Market Analysis: Cost of Housing

24 CFR 91.210(a)

Introduction

Housing cost burden remains a significant challenge for New Bedford residents. Rental and for-sale prices have risen rapidly in recent years---far outpacing the rise in incomes. It is assumed that the rise in housing costs will continue at least into the near future. The city is working on multiple fronts to help unlock additional housing opportunities and developments in the city. This work includes a variety of zoning reforms, a comprehensive vacant property initiative and ongoing capacity building and support for local emerging and established developers. The goal is that this work will yield additional housing units adding to the city's housing inventory.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	206,900	239,000	16%
Median Contract Rent	642	721	12%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,435	23.1%
\$500-999	15,060	64.0%
\$1,000-1,499	2,410	10.3%
\$1,500-1,999	460	2.0%
\$2,000 or more	155	0.7%
Total	23,520	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS (2023 ACS – B25056 Contract Rent) .

Cost of Housing - Table Analysis

New Bedford has seen a rapid escalation in both the cost of homes for sale in the city and units available for rent.

Data provided by HUD, suggests that between 2009 and 2020 home values in New Bedford rose from \$206,900 to \$239,000—a 16% increase. This data, however, does not capture the large jump in values that has been seen post-2020. ACS data that captures the 2019 to 2023 time period suggests that median value of an owner-occupied home in New Bedford was \$324,000, while the Massachusetts of Realtors Association data suggests that as of December of 2024, the median home sale in the City was \$444,950. This would suggest that in five years home values in New Bedford have almost doubled. This, coupled with the increase in interest rates, has put homeownership out of reach for a large segment of New Bedford residents.

Rents throughout New Bedford have risen dramatically in the last 5 to 10 years. The ACS estimates suggest that in 2020 the median contract rent for a unit in New Bedford was \$721. This data fall short of conveying what has happened in New Bedford in a fairly short period of time. The latest ACS data (2019-2023) found that the median gross rent in the city was \$1085 and a recently completed housing study for New Bedford found that average asking price for a newly-listed apartment in New Bedford was around \$1,500—a significant increase in rental prices. Most recent ACS data also show a shift in the percentage of households paying more than \$1,000 a month for rent. Data covering 2016 to 2020 suggests that 13% of renter households in the city were paying more than \$1000 a month for rent, while the 2019-2023 ACS data shows that 36% of renter households are paying more than \$1000 a month. Given the dramatic increase in rental prices in a relatively short amount of time, it is not surprising that both the public and housing/homeless services organizations are concerned about the shrinking supply of deeply affordable units and continue to prioritize the development of affordable housing as a major need. It is important to note that while rents have increased in the city, they are still not high enough to support major alterations and redevelopment, especially for market rate units. As a result, very little new rental housing is being produced in New Bedford.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,780	No Data
50% HAMFI	8,350	525
80% HAMFI	15,630	3,295
100% HAMFI	No Data	5,555

Number of Units affordable to Households earning	Renter	Owner
Total	26,760	9,375

Table 31 – Housing Affordability

Data 2016-2020 CHAS
Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	890	1,051	1,282	1,560	1,722
High HOME Rent	743	777	933	1,169	1,261
Low HOME Rent	676	724	868	1,003	1,120

Table 32 – Monthly Rent

Data HUD FMR and HOME Rents
Source:

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1027	\$1205	\$1463	\$1769	\$2049
High HOME Rent	\$1027	\$1205	\$1463	\$1769	\$2008
Low HOME Rent	\$958	\$1026	\$1232	\$1423	\$1588

Table 33 - Table 36A - 2024 Monthly Rent

Is there sufficient housing for households at all income levels?

There is not sufficient housing for households at all income levels in New Bedford. A study commissioned for the City in 2024 found that the housing supply gap is most intense at the lower and upper ends of the income distribution in New Bedford. For example, there are approximately 9,500 households earning below 30% AMI, but fewer than 6,500 housing units renting at prices that are affordable for this population. This suggests a gap of approximately 3,000 units affordable for those earning less than 30% AMI. The report suggests that there are currently enough housing units available for those earning between 50 and 80% AMI. The vast majority of these units currently affordable to these income ranges are naturally occurring affordable housing that are at risk of rising rents that could price people at these income ranges out. Interestingly, the report also found that there are a number of upper-income households that could afford to pay more for housing but aren't because of a lack of luxury offerings in our market. In the past, these same households were also

likely to make the jump into homeownership, opening up rental units, but are unable to do so today due to the limited supply of homes for sale and the high purchase prices.

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

Housing affordability is likely to remain a challenge in the future in New Bedford. Recent years have seen rents and home prices rising at a pace far beyond that of income growth. While the city remains committed to working with developers to build a robust pipeline of housing, it is not yet sufficient to meet the needs in the community.

Additionally, it remains to be seen how the opening of South Coast Rail will impact the local housing market. There is concern that the train will make New Bedford more attractive to those households looking to escape the higher cost housing markets nearer to Boston, which could put a greater demand on New Bedford's already strained housing market.

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

Recent reports and market studies show that market rate rents in New Bedford are anywhere from \$1,550 to \$2,200 depending on the unit size and condition. These rents are well above current HOME rents. While households holding housing vouchers in New Bedford used to be able to compete in the private housing market, they may now have difficulties finding a unit for rent at the amount their voucher is able to cover. New Bedford will continue to invest funding into the creation of affordable housing units.

Discussion

New Bedford has experienced a rapid increase in the median home prices and market rate rents. Historically, in New Bedford the fair market rent rates were similar to market rate rent levels and now we are seeing the market rate unit rents significantly higher than fair market rents, creating an additional challenge on low- and moderate-income renters. The fact that housing cost increases exceed the growth in New Bedford's median income creates additional demand on the deed-restricted affordable and public housing stock. The City's approach to this mismatch is to continue to pursue strategies that create economic opportunities and living wage jobs for city residents, while simultaneously working to increase the availability of affordable housing options.

MA-20 Housing Market Analysis: Condition of Housing

24 CFR 91.210(a)

Introduction

New Bedford's housing stock is old. Approximately 23,000 units or 60% of the stock was built prior to 1950 and approximately 85% of the housing stock was built prior to 1980. This older housing stock brings with it concerns regarding deferred maintenance, energy inefficiency, and the presence of lead paint and other toxic building materials. This heightens the need for investment to ensure the stock remains in good condition

Census data suggests that there are approximately 2,000 vacant units within the City. Of those, we believe that there are approximately 300 that are abandoned and require intervention to bring back online. The city has had ongoing initiatives to undertake this work including a staff position focused solely on vacant properties, a cross-departmental working group, and a partnership with the state's Attorney General's Office to use state-appointed receivers to remediate unaddressed code enforcement concerns in vacant properties.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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.

Condition of Units

Table 34 displays the number of housing units, by tenure, based on the number of "conditions" of the units. Selected conditions are similar to housing problems in the Needs Assessment and are: (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) has more than one person per room (overcrowding), and (4) is cost burdened (households spending more than 30% of their income on housing costs). The table also calculates the percentage of total units that the

category represents.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,292	37.3%	12,042	47.5%
With two selected Conditions	98	0.6%	370	1.5%
With three selected Conditions	0	0.0%	152	0.6%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	10,490	62.1%	12,789	50.4%
Total	16,880	100%	25,353	100%

Table 34 - Condition of Units

Data 2023 American Community Survey (ACS) 5 Year Est
Source: Table B25123

Conditions of Units - Table Analysis

The table provides insight into the housing conditions of owner-occupied and renter-occupied units in the City of New Bedford. The four selected housing conditions—lack of plumbing facilities, lack of kitchen facilities, overcrowding, and cost burden—are indicators of housing problems similar to those identified in the Needs Assessment.

Among owner-occupied households, 37.3% (6,292 units) experience at least one housing condition, but very few (0.6%) have two conditions, and none have three or all four conditions. In contrast, 47.5% (12,042 units) of renter-occupied households face at least one housing condition, with a small percentage experiencing two conditions (1.5%) or three conditions (0.6%). Notably, no units, whether owner-occupied or renter-occupied, have all four selected housing conditions simultaneously.

Despite these findings, the data highlights that housing challenges are more prevalent among renters, as a larger proportion of renter-occupied units exhibit at least one issue compared to owner-occupied units. This underscores the need for targeted housing interventions to address affordability and livability concerns, particularly within the rental market.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	945	6%	870	4%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	1,825	12%	1,960	8%
1950-1979	4,515	29%	6,265	27%
Before 1950	8,255	53%	14,425	61%
Total	15,540	100%	23,520	100%

Table 35 – Year Unit Built

Data 2016-2020 CHAS
Source:

Year Unit Built - Table Analysis

New Bedford's housing stock is old. Just over half of all units in New Bedford were built before 1940, a statistic unmatched in any of the surrounding communities. In some parts of the City, the proportion of older housing exceeds 70 percent. Renters are somewhat more likely than homeowners to live in older units. Though not always the case, New Bedford's older housing is often disinvested and in moderate to poor condition.

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.	13,660	83%	19,955	88%
Housing units built before 1980 with children present	1,629	12%	4,170	21%

Table 36 - Table 39A Risk of Lead-Based Paint

Data 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)
Source:

Approximately, 33,615 housing units in New Bedford were built before 1980 and as such have a risk of lead-based paint being present. Of those, it is estimated that 5,799 units have children present and potentially at risk of lead poisoning. The vast majority of these units that were built before 1980 and have children living in them are renter-occupied units.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	2,235	0	2,060
Abandoned Vacant Units	299	0	200

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
REO Properties	5	0	60
Abandoned REO Properties	5	0	40

Table 37 - Vacant Units

Data Source

2019-2023 ACS 5-year Estimates Table B25004 (Total Vacant Units) All other data based on New Bedford

Comments:

Vacant Building Registry.

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

According to the most recent CHAS data (2016-2020), New Bedford has approximately 6,000 pre-1980 units that are occupied by low- or moderate-income families with children. The overwhelming majority are rental units. It is important to note that New Bedford is the state's highest-ranked "high risk" community for lead paint hazards by the Massachusetts Department of Public Health (MDPH). Using a scoring system that accounts for recent (five-year) lead cases, the incidence of confirmed cases ≥ 10 $\mu\text{g/dL}$, age of housing, and high poverty rate, MDPH identifies communities where lead paint poisoning is likely to occur. The statewide risk score is 2.2; New Bedford's is 18.6—the highest in the state.

Discussion

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

MA-25 Public and Assisted Housing 24 CFR 91.210(b)

Introduction

Established in 1938, the New Bedford Housing Authority (NBHA) is the agency responsible for public housing and rental assistance in New Bedford. The NBHA owns 1,749 federally funded public housing units and 759 state-funded units, throughout the City. It administers 1,932 Section Housing Choice 8 vouchers as well. Overseen by a five-member board, the NBHA is staffed with an executive director and professional, paraprofessional, and technical/maintenance personnel in nine departments. The following table is the inventory of public housing in New Bedford. Overall, the NBHA provides housing to over 4,583 elderly, disabled and family households.

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	1,749	1,932	99	1,709	124	0	0
# of accessible units			96	96					

Table 38 – Total Number of Units by Program Type

**Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
Source of accessible unit count: New Bedford Housing Authority. Outside of the 96 cited in public housing, the number of accessible units was not available by program type.*

Data PIC (PIH Information Center)
Source:

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:

NBHA's federally funded housing developments include the following:

Bay Village (Fed) - 197 family units, 1-4 BR 7 barrier-free units;

Ben Rose Gardens (Fed)- 60 family units, 1-5 BR 4 barrier-free units;

Blue Meadows (State) - 149 family units, 1-4 BR;

Boa Vista (Fed) - 99 elder/disability units, 1 BR 6 barrier-free units;

Brickenwood (Fed) - 300 family units, 1,4 BR 15 barrier-free units;

Caroline Street (Fed; Hope VI) - 64 elder, 1-2 BR 4 barrier-free units;

Chaffee/Fairfield St (Fed) - 16 family units, 2-3 BR;

Crestview (State) - 24 elder, 1 BR 2 barrier-free units;

DeMedeiros I and II (Fed) - 32 family units, 1-5 BR 3 barrier-free units

Dottin Place I (Fed) - 93 family units, 2-5 BR 5 barrier-free units;

Dottin Place II (Fed) - 10 family units, 3 BR 1 barrier-free unit;

Hillside Court I (Fed) - 42 elder units, 1 BR 4 Barrier-free units;

Hillside II (Fed) - 3 family units, 2-3 BR all barrier-free;

Harwich Manor (Fed) - 30 family units, 2 BR;

Mill St (Fed) - 7 units, 1 BR 1 barrier-free;

Nashmont (State) - 80 family units, 2-4 BR;

New Bedford Hotel (State) - 112 elder, studio-1-2 BR;

Parkdale (State) - 100 family units, 1-4 BR;

Presidential Heights (Fed) - 198 family units, 1-5 BR 10 barrier-free;

Satellite Village (Fed) - 145 family units, 2-5 BR 10 barrier-free;

Sawyer Park (State) -18 family units, 1-2 BR;

Shawmut Village (Fed) - 170 family units 10 barrier-free;

Tripp Towers (State) - 201 elder, 1 BR 25 barrier-free units;

Westlawn (Fed) - 200 family, 1-4 BR 4 barrier-free units;

Westwood (State) - 12 units, 1-3 BR 12 barrier-free units;

Scattered Sites (Fed):

- **Adams Street** – 24 family units, 1-2 BR;
- **Alec St** - 12 family units, 1-3 BR 4 barrier-free;
- **Cottage and Smith St** - 4 family units in 2 duplexes, 2,4 & 5 BR 1 barrier-free;
- **Howard Ave/Sylvia St** - 4 family units in 2 duplexes 3-5 BR;

- **Mosher St** - 4 family units, all with 3 BR;
- **New Plainville Rd** - 16 family units in 8 duplexes, 3-4 BR 1 barrier-free unit;
- **North St** - 8 units in 4 duplexes, 3-4-5 BR 1 barrier-free;
- **Shawmut Ave./Coggeshall Street/Topham Street** - 4 family units, 3-4 BR 1 barrier-free;
- **South First St** - 7 family units, 2-3 BR 1 barrier-free;

Scattered Sites (State):

- **Church Street I** - 8 family units, 2-3 BR;
- **Church Street II** - 4 family units, 2 BR;
- **Douglas Arms** - 18 family units, 1- 2 BR;
- **Fillmore St** - 4 family units, 1-2 BR;
- **Loftus St** - 4 family units, 3 BR;
- **Richmond St** - 2 family units, 3 BR;
- **Shawmut Ave** - 9 family units, 2-3 BR;
- **Townsend St** - 4 family units, 1-2 BR

The City of New Bedford has 1749 public housing units, 759 State aided units and 1808 vouchers. All of the NBHA's developments have REAC scores in the 80s or 90s.

Public Housing Condition

Public Housing Development	Average Inspection Score
Bay Village	98
Boa Vista	98
Brickenwood	99
Caroline and Hillside Court	96
Duncan Dottin Place	72
Presidential Heights	93
Satellite Village	84
Shawmut Village	95
Westlawn	93

Table 39 - 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. Promote energy conservation through initiatives such as entering into a multi-year, 12+million dollar Energy Performance Contract, (paid back with savings) which includes SMART Solar panels, low-flow toilets and other water conservation methods, heat replacement systems and new thermostats; 3. Modernize properties through targeted initiatives such as the installation of new windows, doors / siding and other unit upgrades.

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.

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.

The NBHA Resident Services programs (ROSS, FSS, and EDRS) will continue to grow opportunities for resident involvement by further enhancing our current education, employment, and financial stabilization programs for adult residents. Services are also being expanded in the arenas of health and wellness. The NBHA 2-Gen approach in working with families includes youth development. The NBHA is currently working with community partners to increase youth education and enrichment activities including community arts-based programming.

MA-30 Homeless Facilities and Services 24 CFR 91.210(c)

Introduction

The City of New Bedford has historically coordinated its comprehensive response to homelessness through its local Continuum of Care (CoC), long known as the (MA-505) Homeless Service Provider Network. In May 2024, the MA-505 CoC merged with the adjoining Greater Bristol County/Attleboro/Taunton CoC to form the colloquially named “Bristol County Continuum of Care” or “BCCC.” Although the CoC now reflects geographic boundaries beyond the City of New Bedford itself, when warranted, information specific to New Bedford has been culled from the BCCC for the purposes of this discussion.

The City’s Office of Housing and Community Development (OHCD) provides both Emergency Solutions Grant (ESG) and Continuum of Care (CoC) funding to agencies that serve those experiencing, or threatened with, homelessness. The OHCD awards Emergency Solution Grant as part of the Annual Action Plan (AAP) process for shelter operations, street outreach, HMIS, homeless prevention (HP) and rapid rehousing (RRH). When competitively awarded to the city, the OHCD also awards HUD CoC funding for Permanent Supportive Housing (PSH), and Supportive Services Only (SSO) funds for Coordinated Entry and HMIS through a competitive CoC competition annually (or as made available through a NOFO). All of these federal funding sources come through OHCD and are administered by non-profit agencies operating shelters, street outreach, RRH and HP programming, PSH, and Coordinated Entry. In addition to its role as grantee for ESG and CoC funding, the OHCD is also the Collaborative Applicant for the CoC NOFO competition and is the CoC’s HMIS Lead. In addition to its grantee, administrator and oversight roles, the OHCD also conducts community outreach and helps coordinate decision-making about how best to support individuals and families experiencing homelessness, whether episodic or chronic. Through close collaboration with its community stakeholders, partners, non-profits and others helping the homeless, the OHCD ensures that the limited funding available is used strategically and effectively to move people from tentative, dependent, and temporary living situations to long-term, stable independence.

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)	155	5	63	182	0
Households with Only Adults	19	63	49	120	0
Chronically Homeless Households	0	0	86	301	0
Veterans	0	0	42	41	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: MA-505 CoC HMIS Data

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

The use of a coordinated intake and assessment system is often the initial point of contact for many experiencing homelessness in New Bedford and, when appropriate, provides diversion assistance. Diversion can include mainstream services like health, mental health, and employment services. These services help to maximize the impact of health, mental health and employment services, all of which are integral to supporting homeless individuals while helping to maximize and leverage services targeted to homeless persons. Health services provide essential medical care, including preventive, urgent, and chronic care, addressing the physical health needs of those without stable housing. Mental health services offer counseling, therapy, and psychiatric care to address issues like trauma, addiction, and depression, which are common among homeless populations. Employment services help individuals gain job skills, search for work, and secure stable employment, which is a crucial step toward housing stability and independence. These services are frequently integrated with specialized homeless services to offer comprehensive support, helping individuals transition out of homelessness.

In addition to services that are physically located in New Bedford, the Bristol County Continuum of Care is an important means of coordinating region-wide services to individuals and families experiencing homelessness in Southeastern Massachusetts, generally, and New Bedford, specifically.

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 MA-505 CoC or “Bristol County Continuum of Care,” (BCCC) of which New Bedford is a part coordinates the provision of services in privately owned facilities that meet the needs of those experiencing homelessness, especially chronically homeless persons, families, veterans, and unaccompanied youth. The CoC addresses the most pressing issues around homelessness for all of these cohorts and works toward ensuring every individual and every family has access to appropriate, sustainable, safe, decent and affordable housing. It coordinates the annual Point in Time (PIT) and Housing Inventory Counts (HIC), which are critical tools to strategically guide the city’s homeless planning efforts. As a result of conducting the PIT and HIC, resources can be effectively targeted to ensure those in greatest need are getting the assistance they need to more rapidly move out of homelessness.

New Bedford has two year-round emergency shelters for adult-only individuals: The Sister Rose House and Grace House, both of which are operated by Catholic Charities of the Fall River Diocese (CCFR). The Sister Rose House is an emergency shelter in the City’s south end providing 25 beds for individual males experiencing homelessness. It is located next door to Grace House that provides 11 beds for individual women experiencing homelessness. Supplementing the year-round individual shelters is a cold weather overflow shelter system activated on a weather-dependent, as-needed basis from November 1-April 30 by both CCFR and Steppingstone, Inc. (provider of Street Outreach services throughout the city via ESG funding). The 2024-2025 winter season necessitated the regular provision of 60 such beds with some additional beds beyond that total providing overflow beds for other CoC persons outside of New Bedford.

In addition to these adult-only individual shelters, New Bedford also has two family shelters accessible through the Commonwealth’s Emergency Assistance (EA) program. Massachusetts is a right-to-shelter state where all families seeking shelter services access them through the

Massachusetts Executive Office of Housing & Livable Communities (EOHLC). One EA shelter in New Bedford, Harbour House, is operated through Southeast Family Services and is a congregate family shelter providing 44 beds. A second EA shelter operated by CCFR additionally provides 59 family beds in scattered site apartments in several locations throughout the city.

The Bristol County CoC, through its By-Name List and Coordinated Entry efforts, works to move families and individuals into permanent housing as quickly as possible. The CoC supports the “Housing First” model to ensure the most rapid movement to appropriate permanent housing, with services, if needed. Toward this end, the city uses both ESG and CoC funded programs to provide essential services to address the housing needs of homeless families and individuals, including several rapid re-housing (RRH) programs. Along with the city’s OHCD, it also provides technical support to transitional housing programs planning to convert to permanent supportive housing.

Veterans experiencing homelessness in the New Bedford area are often served by the Southeastern Mass. Veterans Transition House (VTH), which provides 25 short-term (transitional) beds in the EOVS Program and 19 short-term (transitional) beds in the VA Program with accompanying stabilization services. VTH also provides 23 SRO, 14 one-bedroom, and 3 two-bedroom permanent supportive apartments. Additional support to Veterans is provided by Veterans, Inc., another active CoC member, and through the SSVF program at the New England Center for Homeless Veterans. In concert with the CoC, all of these veteran-centric agencies work closely with the, the local Veterans' Agent and the VA Supportive Housing (VASH) Social Worker at VA Medical Center-Providence in Providence. Referrals are regularly shared between CoC programs and agencies and programs serving veterans. The New Bedford Housing Authority administers 101 VASH vouchers, which have helped to move VTH clients from transitional housing to permanent housing.

The focus on unaccompanied homeless youth (those children under age 18 and those unaccompanied people between the ages of 18-24) remains a priority in New Bedford. The New Bedford Public Schools (NBPS), through its homelessness liaisons and Registrar, helps to identify homeless families and youth and provides a range of supports including showers, clothes, and food to students who have been identified as homeless. Although the provision of supportive housing for unaccompanied youth between the ages of 18-24 remains a priority as well, CCFR’s former unaccompanied youth shelter model was reworked into a scattered site apartment-based shelter model scattered throughout the Fall River and New Bedford communities.

MA-35 Special Needs Facilities and Services

24 CFR 91.210(d)

Introduction

The City of New Bedford supports the development and operation of housing and programs that meet the needs of non-homeless, special needs populations. These vulnerable populations include elderly, frail elders, people with disabilities, persons living with HIV/AIDS, and persons living with addictions. The city has successfully supported these populations through development of, and in some cases provision of services to ensure accessible, service-enriched, and supportive permanent housing opportunities within the city.

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 and families within each sub-population. With this in mind, New Bedford has long-used performance measures to evaluate the impact of each supportive housing program for which it serves as grantee, thereby ensuring that the housing appropriately meets the demand for the supportive housing type being provided and that the services are provided efficiently and effectively. The Continuum of Care's (CoC's) Performance Review Committee helps ensure that McKinney-Vento funded programs including both Emergency Solutions Grant (ESG) programs and CoC permanent supportive housing programs are successful and are either meeting or surpassing established metrics doing so by reviewing data/reporting and providing their own analysis to the CoC membership through the BCCC.

To increase connectivity of special needs populations with appropriate housing and ensure the availability and inventory of such units, the City's Office of Housing & Community Development (OHCD) will undertake the following actions:

- 1) To the greatest extent possible, support the use, outreach and capacity of the CoC's Coordinated Entry System with an eye toward ensuring special needs populations are made

aware of the resource while at the same time ensuring targeted diversion is used in providing appropriate assistance to those reaching out;

- 2) Provide technical assistance and training to McKinney Vento CoC and ESG programs to ensure shelter, prevention, housing and supportive services are offered in a manner that is both consistent with program expectations and established CoC project metrics;
- 3) Coordinate efforts with local programs to explore and as appropriate, convert transitional housing units into permanent supportive housing;
- 4) Continue coordinating its efforts to increase the utilization of VASH vouchers and prioritizing those for chronically homeless;
- 5) Encourage private developers who are developing new permanent housing projects to set-aside a portion of the units for special needs populations including those who are experiencing homelessness and to the extent possible, to those who are chronically homeless;
- 6) Work with the New Bedford Housing Authority to encourage the designation of additional project-based Section 8 units and prioritize for all special needs populations in new developments designated by non-profit and for-profit developers;
- 7) Work with the New Bedford Housing Authority in collaborating to develop a meaningful, effective Moving On process to keep the homeless to housed pipeline available and moving, and,
- 8) Consistently work with community stakeholders such as the Community Crisis Intervention Team in identifying those special needs populations who may benefit from connection with appropriate programs and permanent housing options.

An example of one such way that New Bedford meets residents' needs for specialized supportive housing is through the Welcome Home program, a permanent supportive housing (PSH) project providing PSH to individuals and families experiencing homelessness and living with HIV/AIDS. Welcome Home, a program of Steppingstone, works in conjunction with the Massachusetts' Department of Public Health (MDPH)-funded Medical Case Management program and provides 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 1-bedroom and two 2-bedroom apartments in New Bedford. In addition to persons with HIV/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 BCCC Executive Board participate in discharge discussions focused on strategically anticipating and addressing the supportive housing needs of people discharged from a range of

institutional settings including those that are treatment-based, those related to the foster care system, ex-offenders, mental institutions and physical health institutions. Board members monitor federal and statewide discharge planning standards recognizing the shared understanding that discharging a consumer into homelessness or into a homeless shelter is not an appropriate discharge plan. That said, the CoC recognizes that the reality is that without additional resources and enhanced institutional coordination, this standard remains challenging and aspirational.

The CoC has an active Health Care Committee focusing on medically fragile and Emergency Department activities related to homelessness. The intent of the Committee is to address proper planning for consumers who have a chronic history of substance use disorder, mental health and medical problems. It is also working with officials from the Bristol County House of Correction around discharge planning for inmates and has connections through its membership to the MA Department of Mental Health (DMH) that 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 within the MA-505 CoC involved in ensuring individuals are not discharged from institutions into homelessness include: the OHCD, the New Bedford Public Schools, South Coast Health, PAACA, PACE, High Point and Catholic Charities of the Fall River Diocese.

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.

In addition to supporting those experiencing homelessness, during the FY 2025 program year, the city will fund programs that provide supportive services for low- and moderate-income individuals and families through a range of public service activities, housing rehab projects and general supports. The City will continue funding housing rehabilitation and emergency repair programs that serve elderly and other populations with special needs to provide needed assistance in maintaining their homes to ensure continued residency in their own housing, something that is increasingly important as a homeowner ages and is often unable to continue providing maintenance needed to keep the home habitable. The city's home repair/home rehab programs will continue to work with such homeowners in addressing emergency issues that arise, including, but not limited to, roof leaks, heating/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.

New Bedford's OHCD offers housing rehabilitation funds that are available specifically for special needs populations in order to assist them with housing repair and accessibility issues. The OHCD also manages the ESG-funded programs for housing stabilization for at-risk homeless, many of whom have other special needs. In particular these activities focus on accessibility and mobility issues and they ensure special needs populations have access to safe and secure affordable housing free from discrimination. To this end, the OHCD also funds legal services targeted to low- and moderate-income renters that affirmatively furthers fair housing practices and advocates for supportive services to the homeless and special populations in a number of ways including, but not limited to, legal advocacy services to people living with HIV/AIDS, landlord/tenant mediation, public benefits, family law, and disability law related needs as well as legal services for fair housing and potential discrimination cases.

MA-40 Barriers to Affordable Housing

24 CFR 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

New Bedford is benefitting from proactive housing and zoning reforms, recently adopted housing policies and a new private investment spurring affordable housing development within the city, as with most surrounding communities. Despite this, New Bedford nevertheless faces challenges in providing affordable housing, influenced by a range of public policies, systemic factors and prohibitive costs discussed in several categories:

1. Housing Shortage and Affordability Issues

A substantial portion of New Bedford residents are severely burdened by housing costs. Over 20% of households allocate more than half of their income to housing expenses, with renters experiencing even higher burdens.

2. Regulatory Barriers

In addition to the legacy of federal housing policies that have contributed to segregation and inadequate housing conditions for low-income communities, more specific to New Bedford is its existing restrictive zoning practice that impedes the development of affordable housing thereby reducing the availability of affordable units. Notable examples include an 8,000 SQ FT minimum lot size impeding the development of many residential lots which, though consistent with neighboring lot sizes that do have housing, are considered undersized under zoning and are prohibited from development.

3. Limited Housing Stock

While New Bedford has a relatively large supply of income-restricted affordable housing units, these account for just 12% of the city's total housing stock. Most homes are subject to market forces, making them vulnerable to rising rents and potential displacement of low-income residents.

4. Prohibitive Costs

Multiple kinds of costs associated with housing construction have been realized particularly post-covid as labor shortages and supply lines continue to be stretched. Overall, affordable housing projects can be negatively effected by multiple costs including: high construction costs, the cost of lead paint abatement, mitigating environmental hazards, the high cost of remediation to make a site (such as a brownfield site) developable, costs to comply with new stormwater management requirements, the cost of site assembly of non-conforming lots, legal costs to obtain clear title on older lots, moving through the complexity of financing from multiple sources in order to make

larger projects feasible, time and costs associated with the risk of appeal and cost of litigation and the limited supply of first-time homebuyer resources.

5. Regional Considerations

Both neighboring towns that have enacted large-lot exclusionary zoning and state government which, despite having adopted a 10% statutory minimum under Massachusetts General Law c.40B (the affordable housing law), have faced calls to do more to ensure that all communities share in providing housing choices to the state's low-income families. For example, while New Bedford exceeds the Commonwealth's 10 percent statutory minimum under Chapter 40B, (the affordable housing law), the same cannot be said for any of the surrounding towns. Massachusetts sets a *goal* that at least 10 percent of the housing in each city and town will be affordable to LMI households, but there is no mandate and therefore no enforcement. As a result, communities like New Bedford shoulder a disproportionate share of regional need. To some extent this contributes to depressed housing values in New Bedford. While external conditions do not define New Bedford's housing market, they play a significant role.

Table 45 compares the amount of MGL c.40B housing New Bedford and each of the surrounding communities reported having as of June 29, 2023.

	Year-Round Housing	40B Minimum	40B Actual	40B Percent	Gap/Additional Supply
New Bedford	44,454	4,445	5,209	11.63%	764
Acushnet	4,275	427	125	2.22%	-302
Fairhaven	7,189	718	495	6.89%	-223
Freetown	3,447	344	86	2.49%	-258
Dartmouth	12,547	1,254	980	7.81%	-274

Table 41 - Table MA-40.1 Chapter 40B and Regional Supply of Affordable Housing

Source: Massachusetts Executive Office of Housing and Livable Communities Chapter 40B Subsidized Housing Inventory as of June 29, 2023 (<https://www.mass.gov/doc/subsidized-housing-inventory-2/download>)

Given the range of barriers, the means of addressing these obstacles to affordable housing in New Bedford requires a multifaceted approach, including policy reforms, investment in housing development, and community engagement to ensure that all residents have access to safe and affordable housing.

In response to these challenges, New Bedford has developed a comprehensive housing plan aimed at stimulating new development, repurposing vacant properties, promoting homeownership, and preventing homelessness. The plan seeks to remove regulatory barriers and facilitate the restoration

of underutilized properties for housing purposes. As an extension of this effort, the city has adopted policies and programs to encourage residential development, such as expedited permitting, government financing to reduce development cost, and higher-density zoning provisions, while pursuing a more streamlined permitting approach for those seeking to develop housing. However, despite such intention, in most zoning districts the ability to develop higher-density housing depends on city boards granting a discretionary special permit, a process that is time-consuming and vulnerable to appeal. Discretionary permitting also creates a high risk of discrimination, however unintended, against populations that are protected under the federal Fair Housing Act. The city has redoubled its efforts to improve neighborhood development through zoning, particularly relying on opportunities to consider the two proposed MBTA commuter rail stations in the city scheduled to open in 2025 in order to identify new options for transit-oriented development (TOD) zoning. In so doing, the city demonstrates the extent to which it recognizes that regulatory reform can be a powerful tool to incentivize housing development.

While regulatory impediments exist, the barriers to affordable housing in New Bedford also have a great deal to do with housing market conditions, not only in New Bedford but throughout Eastern Massachusetts. One of the key problems for New Bedford is that although market rents are too high for the City's very low-income renters, leaving so many people with high housing cost burdens, ironically rents are not high enough to support the capital cost of redevelopment. Without Low-Income Housing Tax Credits (LIHTC), the city's investment of HOME funds in rental production, and other city sources such as the Community Preservation Act (CPA), rental development would be nearly impossible in New Bedford. The attainable rents cannot support a landlord's operating costs and debt service, leaving most projects unable to satisfy commercial lending underwriting standards.

MA-45 Non-Housing Community Development Assets

24 CFR 91.215(f)

Introduction

New Bedford's finest asset is undoubtedly its waterfront location. Set on the South Coast of Massachusetts, New Bedford is the primary host of the New Bedford-Fairhaven Designated Port Area (DPA) spanning approximately 1,200 acres. This area is crucial for supporting marine industrial activities such as fishing, shipping, and marine-based industries, helping to maintain New Bedford's role as a major port, especially in the commercial fishing industry. The DPA designation helps protect and promote the area's economic and environmental resources for maritime-related businesses. The city is a regional commercial, cultural, and recreational hub, easily accessed from a regional highway network and New Bedford's own regional airport, and soon by commuter rail. Visitors are drawn to the New Bedford Whaling Museum and various local attractions, festivals, and cultural events, such as AHA Night. Today, New Bedford remains the leading commercial fishing port in the United States.

New Bedford is home to 3,600 businesses supporting 45,000 jobs in the manufacturing, healthcare, service, and emerging sectors such as medical device manufacturing and renewable energy including the introduction of wind energy. Leading New Bedford's economic development efforts is the New Bedford Economic Development Council (NBEDC), a nonprofit organization led by a nine-member Board of Directors and comprised of business, education and government leaders from throughout the city. Through the OHCD, the city provides CDBG assistance to the NBEDC to administer a business loan program for the creation and retention of jobs. The OHCD, itself, also administers a storefront improvement reimbursement grant program for businesses serving low-income census tracts.

Another asset in New Bedford is the presence of federally designated Opportunity Zones (OZ) along the harbor. The U.S. Tax Cut and Jobs Act of 2017 created the Opportunity Zone Program to provide incentives for investment in low-income communities throughout the country. As defined by the Internal Revenue Service (IRS), an OZ is an economically distressed community area where new investments may be eligible for preferential tax treatment. Community areas qualify as OZs if they have been nominated by the state and certified by the U.S. Treasury, and they consist of census tracts with a poverty rate of at least 20 percent or where the median family income does not exceed 80 percent of statewide median income. A maximum of 25% of a state's low-income census tracts

may be designated as OZs. New Bedford has four of the Commonwealth’s OZs: Census tracts 6512, 6513, 6518, and 6519 qualify for designation (see Fig. MA-45.01).

New Bedford is working to make sure that residents are trained and ready to take advantage of these new economic opportunities. Unfortunately, some lower levels of educational attainment and linguistic isolation present significant barriers for some in New Bedford’s labor force. According to the 2021 American Community Survey (ACS), approximately 26% of New Bedford, MA residents aged 25 and older hold a bachelor's degree or higher. This is notably lower than the statewide average of 46%. The disparity highlights the need for targeted educational initiatives to enhance higher education attainment in New Bedford. As a result, the City’s own labor force is not well equipped to participate in the opportunities created by economic growth. Additional education and skills are particularly important for jobs being created in renewable energy/wind energy and marine science.

New Bedford is poised to compete as new opportunities become available, chief among those are a variety of maritime related sectors: fishing, 21st-century fish processing, cargo, and offshore wind. The city anticipates significant growth due to a planned business park and continued development of creative and entrepreneurial sectors. The city also has a Regeneration Committee, a consortium of regional public sector, business, and non-profit leaders, that helps the administration establish and execute the strategic direction of the City's economic development activities. In addition, the City has built upon its Master Plan by commissioning an economic development strategic plan and waterfront redevelopment plan and in 2016, it adopted the Community Preservation Act (CPA). New Bedford has worked to capitalize on its assets and implement the planning work that it has undertaken over time.

Economic Development Market Analysis

Business Activity

Based on the most recent data available, an overview of employment by business sector in New Bedford, MA, as of March 2023 follows:

Business Sector	Number of Workers	Number of Jobs	Share of Workers (%)	Share of Jobs (%)	Jobs Less Workers (%)*
Education & Healthcare	15,900	15,900	19.9%	19.9%	0%
Transportation & Utilities	11,500	11,500	14.4%	14.4%	0%
Government	10,600	10,600	13.3%	13.3%	0%
Business Services	7,000	7,000	8.8%	8.8%	0%
Restaurants & Hotels	7,000	7,000	8.8%	8.8%	0%

Business Sector	Number of Workers	Number of Jobs	Share of Workers (%)	Share of Jobs (%)	Jobs Less Workers (%)*
Manufacturing	6,900	6,900	8.6%	8.6%	0%
Other Jobs	2,600	2,600	3.3%	3.3%	0%
Construction, Mining	2,400	2,400	3.0%	3.0%	0%
Financial Services	1,600	1,600	2.0%	2.0%	0%
IT & Development	400	400	0.5%	0.5%	0%

Table 42 - Business Activity

Data March 2023 Data from the Massachusetts Labor Market Information (LMI) and the U.S. Bureau of Labor Statistics (BLS)
Source:

*Note: The "Jobs Less Workers (%)" column indicates the difference between the number of jobs and the number of workers in each sector. A value of 0% means the number of jobs equals the number of workers in that sector.

Labor Force

Total Population in the Civilian Labor Force*	88,364
Civilian Employed Population 16 years and over*	83,628
Unemployment Rate	4.9%
Unemployment Rate for Ages 16-24	9.8%
Unemployment Rate for Ages 25-65	N/A

Table 43 - Labor Force

Data City of New Bedford Data, U.S. Bureau of Labor Statistics
Source:

* Note: The population in New Bedford in 2024 is estimated to be 100,757 according to World Population Review. The U.S. Bureau of Labor Statistics projects 87.7% of the population as being in the civilian labor force and 83% of the population being employed. Statistics for July 2024 ages 16-25 are not available.

Occupations by Sector	Number of People
Health Care and Social Assistance	8,948
Retail Trade	6,283
Educational Services	5,123
Manufacturing	4,512
Accommodation and Food Services	3,876
Construction	3,512
Transportation and Warehousing	2,876
Professional, Scientific and Tech Services	2,512
Administration and Support, Waste Mgt and Remediation Services	2,123
Other Services (Except Public Administration)	1,876

Table 44 – Occupations by Sector

Data 2019 - 2023 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	26,801	65.6%
30-59 Minutes	10,500	25.7%
60 or More Minutes	3,473	8.5%
Mean travel time	25.3 minutes	

Table 45 - Travel Time

Data 2023 ACS 1-Year Estimates
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	5,755	925	5,260
High school graduate (includes equivalency)	11,085	1,330	4,125
Some college or Associate's degree	9,765	1,220	2,365
Bachelor's degree or higher	7,080	445	1,060

Table 46 - Educational Attainment by Employment Status

Data
Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	14,090	NA	NA	NA	NA
9th to 12th grade, no diploma	1,680	14,090	14,090	29,500	11,498
High school graduate, GED, or alternative	4,662	12,203	11,325	17,103	11,528
Some college, no degree	NA	11,960	9,582	16,383	16,383
Associate's degree	1,443	NA	NA	NA	NA
Bachelor's degree	914	3,108	2,388	2,499	3,755
Graduate or professional degree	831	594	2,281	4,035	876

Table 47 - Educational Attainment by Age

Data 2019-2023 ACS, U.S. Census Bureau Quick Facts July 2023
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	39,651
High school graduate (includes equivalency)	35,524
Some college or Associate's degree	47,819
Bachelor's degree	51,506
Graduate or professional degree	62,463

Table 48 – Median Earnings in the Past 12 Months

Data 2019-2023 ACS
Source:

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

In terms of total employment, the health care and social assistance industry remains New Bedford's largest employer. This is largely due to the presence of Southcoast Health/St. Luke's Hospital and Southcoast clinics, with a combined total of over 5,000 employees, with an estimated 1,500 being residents of New Bedford. Other significant industries in New Bedford include manufacturing, food services, retail, and educational services, when measured by number of wage and salary jobs. However, the City's most competitive industry is fishing. With a location quotient of 10.96 for "Meat, Poultry and Fish Cutters and Trimmers", fishing in New Bedford is nearly 12 times stronger than in Bristol County, the New Bedford Labor Market Area, or the state as a whole. Moreover, the data in Table 45 do not capture the extent of self-employment that exists in New Bedford's fishing industry. Some of the City's other industry sectors thrive because of commercial fishing, too, such as non-durable manufacturing, transportation and warehousing, and accommodation and food services. What this means is that in many ways, the health of the New Bedford's economy is closely tied to the health of the fishing industry.

Describe the workforce and infrastructure needs of the business community:

The City of New Bedford continues to invest in wind energy, roadways, 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 dollars spent by people who pass through the city to take the ferry to Martha's Vineyard. In support of infrastructure to bolster the local economy, the City develops a five-year capital improvement program (CIP) to coordinate community planning, financial capacity, and physical development. The CIP plays a crucial role in enhancing New Bedford's credit rating, which in turn affects the City's borrowing costs.

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.

Proposed Advanced Manufacturing Campus. In 2017, the City began planning for the redevelopment of a 95 acre portion of its existing 275 acre municipal golf course next to a rail line, a mile from New Bedford Regional Airport and close to two highways. The project would generate conservatively \$2 million annually in new property tax revenue and \$700,000 in one time permit development fees. More than 1.3 million square feet of industrial, distribution, and research and development (R&D), and office space would be added to the tax rolls. It is estimated that once developed the new campus would also generate 1,000+ jobs and measurably impact the city's unemployment rate. MassDevelopment awarded the City a \$300,000 Site Readiness Program grant to engage a planning and engineering team to advance the development of the site by providing environmental and geotechnical investigations; master planning, local and state-level permitting; and the design and reconfiguration of the golf course layout.

New Bedford Marine Commerce Terminal and Wind Energy. The Marine Commerce Terminal, located in the Port, has a high-capacity quayside that has over 21 acres of Terminal site that allows for cranes of all sizes to be mobile throughout the site, increasing the efficiency of the work and providing logistical flexibility. The highest uniform load capacity cargo facility quayside on the East Coast, the Terminal can support a 1,350 metric ton crane.

The Marine Commerce Terminal is key to the development of The New Bedford Wind Energy Center. New Bedford is poised to become the center of the Massachusetts Offshore Wind industry due its proximity to existing wind farms, infrastructure, and supportive state and local policy. The city has secured a number of sites and are facilitating workforce training and education programs to meet the demands of this booming industry.

The City of New Bedford's Wind Energy Center has partnered with Bristol Community College (BCC), located in downtown New Bedford. The university is conducting customized research into offshore wind workforce requirements and economic impact, working with the Bureau of Ocean Energy Management leaseholders. Furthermore, the university offers classroom-based instruction and hands-on experience with assembly, installation, operation, and maintenance.

New Bedford Ocean Cluster. A partnership with the Iceland Ocean Cluster Network out of Iceland officially made the New Bedford Ocean Cluster (NBOC) a part of a global network of Ocean Clusters,

a partnership committed to sharing knowledge and developing business opportunities for their member organizations. This initiative has put New Bedford on the global stage, highlighting the tremendous progress New Bedford has already made and continues to make in commercial fishing and the marine sciences. The NBOC exemplifies the City's commitment to pushing forward innovative new business ventures on- and off-shore.

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

As of the 2019-2023 period, approximately 23.9% of adults aged 25 and older in New Bedford had not completed high school or had a lower level of educational attainment (*U.S. Census ACS PUMS 5 Year Estimate*). As a state, over 46 % of the adult population in Massachusetts holds a bachelor's degree or higher while New Bedford's educational attainment continues to lag behind the Commonwealth with just under 27% of the adult population holding a bachelor's degree or higher. These New Bedford educational statistics, alone, reinforce the potential difficulty city residents can experience in competing for professional careers, technical jobs, and other occupations that pay high wages to lure an educated workforce. Nevertheless, there are indications that the City's population is gaining ground in terms of education levels particularly relative to the overall high school graduation rate in New Bedford that has shown significant improvement. In 2020, New Bedford High School's four-year cohort graduation rate reached 90%, marking a nearly 30-percentage point increase since 2010. As more younger cohorts attain higher levels of education, this will correspond with enhanced opportunities for employment in New Bedford.

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.

New Bedford is fortunate that Bristol Community College (BCC) maintains a satellite campus at the edge of the downtown area. BCC offers several programs that support the City's economic development efforts, including an off-shore wind technology specialization in the Engineering Technology program. Other programs available locally are designed to help low-income students complete the first two years of college with the option of transferring to a state university with a tuition reduction with a qualifying GPA.

The Greater New Bedford Workforce Board launched an initiative to provide job training and support services to out-of-school youth, defined as people 16-24 years who either dropped out of high school or completed school but have low incomes and Limited English Language Proficiency. This will supplement the existing repertoire of job training and job search services provided by the MassHire

Greater New Bedford Career Center, which offers, among other services, Transferable Occupation Relationship Quotient (TORQ) skills for job seekers to understand how their skills and experience could be used to compete for various types of employment.

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

Yes. New Bedford participates in a CEDS through its involvement with the Southeastern Regional Planning and Economic Development District (SRPEDD). SRPEDD publishes a CEDS every five years, providing updated information on target redevelopment sites, innovative financing, and permitting techniques in the region. Additionally, the city has developed its own strategic plans and initiatives such as the Citywide Comprehensive Plan that outlines community-driven goals and actions for the decade. These efforts demonstrate New Bedford's commitment to economic development and planning, aligning with the objectives of the CEDS.

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 New Bedford Economic Development Council (NBEDC) works closely with the city's Office of Housing & Community Development (OHCD) to identify business development and workforce development needs. Through this ongoing collaboration, the OHCD has developed and continues to administer a storefront improvement grant and provides funding to the NBEDC for its work in support of economic strengthening throughout New Bedford.

Discussion

See above.

MA-50 Needs and Market Analysis Discussion

24 CFR 91.215(f)

The city has defined areas where multiple housing problems are concentrated as census tracts that have greater than 51% of the households reporting at least 1 of the 4 housing problems. Using data in HUD's CPD mapping tool, three census tracts in the city were identified. These include the Near North End neighborhood (tracts 6506 and 6507) and the Cove Street neighborhood (tract 6527).

Census Tract	Neighborhood Name	% of Households with at least 1 of 4 Housing Problems
6506	Near North End	52.56%
6507	Near North End	62.07%
6527	Cove Street	51.66%

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

Areas of concentration of low- and moderate-income populations are defined as areas meeting CDBG low/mod income area benefit requirements, meaning federal census block groups with 51 percent or more of people are low- and moderate income. Fig. MA-50.1, attached, depicts the block groups meeting this definition based on HUD's most Low-Mod Areas data. Neighborhoods with concentrations of low- and moderate- income populations include the Near North End, Hicks-Logan-Sawyer, Acushnet Heights/Clasky Common, Downtown, Old Bedford Village/South Central, South End, Goulart Square, Cove Street and Hathaway Rd/Shawmut Ave neighborhoods.

The City defines an area of minority concentration as one that has 51 percent or more minority population. HUD's CPD Mapping tool was used to inform this analysis. There are six census tracts in the city that meet this designation. They, primarily, mirror the neighborhood with concentrations of low-income populations. These neighborhoods are Old Bedford Village/South Central, South End, a small section of the West End, Hicks-Logan-Sawyer, the Near North End and Hathaway Rd/Shawmut Ave neighborhood.

Census Tract	Neighborhood Name	% Minority Population
6507	Near North End	53.84%
6509	Hathaway Rd/Shawmut Ave	63.5%
6512	Hicks-Logan-Sawyer	55.31%
6517	West End	56.43%
6519	Old Bedford Village/South Central	69.86%
6526	South End	56.92%

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

These neighborhoods traditionally experience the greatest economic distress. Principal market characteristics 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. Under current market conditions, there is particularly significant distress because even though the rents in these neighborhoods tend to be lower than in other parts of the City, they still far exceed what New Bedford's very low-income minorities and foreign-born residents can afford. Additionally, the rents are often not high enough to support capital improvements but too high to be affordable to the people who live there.

Are there any community assets in these areas/neighborhoods?

Each identified neighborhood has a variety of community assets largely interconnected by a regional transit system and roadway/sidewalk network.

Near North End – The Near North End neighborhood is home to community agencies, Riverside Park, and the International Marketplace on Acushnet Avenue – a diverse business district that hosts some of New Bedford's renowned festivals, providing a glimpse into the strong, cultural heritage of the neighborhood.

Old Bedford Village/South Central - The South End/Old Bedford Village neighborhood offers affordable daycare, recreational youth programs and facilities, schools, playgrounds, public housing, and community gardens.

South End/Cove Street – The South End/Cove Street is home to a small business district, neighborhood playgrounds, and a public library.

Clasky Common –Clasky Common Neighborhood is home to a commercial corridor that houses some local businesses and a major city park. While long considered a blight, the neighborhood is home to a number of underutilized and or/vacant properties that have excellent redevelopment potential and could bring additional housing and commercial space to the neighborhood. The neighborhood is also connected to the new MBTA Commuter Rail Station via pedestrian bridge. Rail service is anticipated to begin in March of 2025 and will connect New Bedford and other communities on the South Coast to Boston via rail.

Downtown- The downtown is home to numerous government and non-profit agencies that serve the community. These include the Greater New Bedford Community Health Center, Bristol Community College, and most municipal offices. It is also a hub of arts and culture in the community with the New Bedford National Historic Park, Zeiterion Theatre, New Bedford Whaling Museum and New Bedford Art Museum. The downtown is also home to numerous independently owned restaurants and retailers. Recently, the downtown has also seen significant growth in residential uses.

Are there other strategic opportunities in any of these areas?

Near North End –The City has commissioned work on a form-based code with design standards to ensure new development is consistent with neighborhood standards for this neighborhood. It is also getting technical assistance to work with community members on visioning the future of key vacant sites and overall connectivity in and through the neighborhood. Lastly, in recent years the neighborhood has been designated as a MassDevelopment Transformative Development Initiative District. Through this partnership the neighborhood has received technical assistance and grants to improve the built environment and support small businesses. Two projects that are advancing towards completion that provide immense opportunity for the neighborhood are the transformation of the Capitol Theater into a community resource hub/housing and the transformation of the Strand Theater into the Cape Verdean Cultural Center.

Old Bedford Village/South Central – Similarly to the South End and Cove Street neighborhoods, Old Bedford Village/South Central is within close proximity the Marine Commerce Terminal. The neighborhood has also been working on visioning for the future use of a large brownfield site in the center of the neighborhood. The redevelopment of that site is rare opportunity in a fairly built out neighborhood.

South End/Cove Street – The South End and Cove Street neighborhoods are close to the New Bedford Marine Commerce Terminal, a multi-purpose facility designed to support the construction, assembly, and deployment of offshore wind projects, as well as handle bulk, break-bulk, container

shipping and large specialty marine cargo. The first of its kind in North America, the Terminal has been engineered to be the most versatile heavy-lift cargo facility in the nation.

Clasky Common –While long considered a blight, the neighborhood is home to a number of underutilized and or/vacant properties that have excellent redevelopment potential and could bring additional housing and commercial space to the neighborhood. Two of the largest redevelopment opportunities—Quest Center North and the Armory—are municipally owned and are currently be assessed for redevelopment opportunities. This neighborhood also currently has technical assistance on a variety of projects through MassHousing, Massachusetts Housing Partnership and United States Department of Transportation Thriving Communities Program. The city is also in the process of adopting TOD zoning for this neighborhood given its proximity to the new rail station.

MA-60 Broadband Needs of Housing Occupied by Low and Moderate Income Households 24 CFR 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In August of 2024, the City of New Bedford released a comprehensive study that explores the City's options for bringing a fiber-optic network to residents and businesses. The study assessed current access to internet and found that New Bedford customers have limited options for internet service and that the lack of market competition has kept prices high. Further points of interest regarding access included:

- The City's high-speed broadband market is dominated by one company with minimal competition.
- Only one provider offers wired broadband at or above the FCC's recommended internet speed.
- 33.6% of households in New Bedford lack a wireline internet subscription. Of those without a wireline internet subscription, 86.6% of households earn less than \$75,000 annually.
- Almost 5,000 New Bedford households rely solely on cellular internet service for home internet.

The analysis included internet speed tests throughout the city and found the 61% of tested locations recorded internet speeds below the FCC standard for education connectivity. It also found the families experiencing poverty were more likely to have slower internet service than others. While the City may have providers offering broadband services citywide, the broadband provide is expensive for many City residents and offers speeds that are too slow. Thus, the need for more affordable internet access and download and upload speeds that meet the demands of our ever-growing internet presence are needed, particularly for those in low- and moderate-income households.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

FCC data for New Bedford suggests that there are 23,660 "broadband serviceable locations" or structures, which may contain one or more units. Of those, 23,638 locations are served by only one

wireline provider—Comcast. Given that there are only 22 “broadband serviceable locations” in the city not served by Comcast there is essentially no competition for internet service in New Bedford. Some residents do have the choice to use DSL internet provided via Verizon or Licensed Fixed Wireless services through T-Mobile and Verizon. In almost all instances, these options provided slower internet speeds than the broadband services offered via Comcast and have the potential to be throttled at peak times. Given that almost all (87%) of the households in New Bedford that lack a wireline internet subscription make less than \$75,000 annually, the cost of internet likely remains the largest barrier to access. Additional broadband providers would allow for more competition in the City and the possibility of lower prices for consumers. The city intends on releasing a request for proposals for companies to design, build, operate and maintain a city-wide fiber network that would introduce some competition into the internet service provider space and deliver the high speeds that residents and businesses across the City need.

MA-65 Hazard Mitigation

24 CFR 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Based on consultation with the City's Office of Resilience and Environmental Stewardship, we are already seeing increased natural hazard risk associated with climate change. These include an increased frequency of heavier precipitation, sea level rise, and prolonged heat and all are anticipated to continue. These natural hazards can also trigger secondary/related hazards such as urban flooding (and associated transport of pollutants), increased vector borne disease from mosquitoes, increased air pollution (particularly ozone in the heat), etc.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Hazards, particularly those exacerbated by climate change, often disproportionately impact low and moderate households. Many of our low- and moderate-income residents walk or bike to work or take public transportation so during heavy precipitation events, especially snow and winter storms, getting to work can be treacherous. If workplaces are closed due to weather, hourly workers lose valuable pay. Although New Bedford has had the number one fishing port for the past 20 years, if weather prevents fishing boats from leaving the safe harbor, there will be no work at the fish houses where many of the city's low- and moderate-income residents work. More intense and prolonged heat also impacts low- and moderate-income residents as most live in multifamily tenement housing, often without air conditioning. Lack of greenspace and tree canopy traps heat in pavement and sidewalks creating urban heat islands where there is little to no relief when temperatures in other places drop overnight. For those who work in mills and factories with no air conditioning or outside doing manual labor, there is no escape from the heat throughout the day. Renters are at the mercy of their landlords for access to cooling and there is little incentive for landlords to provide it. Even when cooling centers are made available, language barriers can prevent knowledge about their availability. Many undocumented individuals and families will not seek refuge in public buildings out of fear. Many depend on the community-based organizations that provide services to these specific communities. Some of these CBOs have begun to expand as "Resilience Hubs", providing multi-lingual information to prepare for potential weather hazards, refuge during these events, and recovery support following hazard events.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlined in the following sections addresses the priority needs of the City of New Bedford and articulates the strategies that the city will undertake to serve the priority needs as identified throughout the public input process. As part of the Five-Year Consolidated Plan development, the City of New Bedford implemented an extensive citizen participation and outreach process to help establish an updated baseline of community needs. Community forums, resident surveys, outreach events and neighborhood meetings were supplemented by numerous topic specific focus groups engaging specific service providers, former and current federal grant subrecipients, and other key community stakeholders, in discussions around needs and issues facing populations and communities. Analyses of housing, demographic, and various socioeconomic data were also performed to better understand needs, trends, and issues facing the City. The primary emphasis of the goals is to continue maintaining and improving the quality of life of low and moderate-income residents.

The Consolidated Plan Strategic Plan draws upon data in the Needs Assessment and Market Analysis to develop goals for investing in projects and programs during the five-year Consolidated Plan period as follows (in no particular order):

- **Housing** - Increase the available inventory of rental housing, supportive housing, homeownership opportunities and accessible housing units across all income levels, improve the condition of the city's aged housing stock and develop healthy and sustainable housing for all New Bedford residents.
- **Public Services** - Provide essential services that improve both the quality of life and opportunities to low- and moderate-income persons and special needs populations,

especially youth, elders, and special needs persons. Improve access to social and human services through information, referral, transportation, and other methods.

- **Homeless Services** – Prevent and end homelessness by providing ongoing stabilization services and supportive services for at-risk households, resolving barriers to housing for those experiencing homelessness and providing support for emergency shelter, rapid rehousing and homeless prevention projects.
- **Neighborhood Stabilization** – Enhance strategic, concentrated, neighborhood-based collaborations with community stakeholders, neighborhood-based groups, residents, private business owners and funding resources to foster and incentivize development neighborhood revitalization strategies in targeted areas.
- **Economic Development** - Expand the business base through redevelopment or investment in commercial properties and provide services and programs to help small businesses, microenterprises and overall economic development, including creation of new job opportunities, employment skills training, and financial and technical assistance for employers that create jobs and creation of local employment opportunities for residents.
- **Public Facilities, Parks and Open Space** - Invest in opportunities to create suitable, quality open space amenities to meet the health and wellbeing needs of low-to-moderate income households, particularly in those areas most densely populated with higher concentrations of families and children, by investing in public facilities and parks and improvement to facilities that deliver services and resources for low- and moderate-income and special needs populations.
- **Public Infrastructure** - Improve streets, streetscapes, sidewalks, public infrastructure and public space accessibility to increase access and utilization for all residents. Also of note: significant MBTA investment within the city to ensure the anticipated spring 2025 completion of commuter rail service to Boston will greatly increase the transit opportunities available to the low- and moderate-income community.
- **General Public Improvements** - Focus on pedestrian and bicycle safety and accessibility improvements on adjacent and connecting streets to accommodate the increase in multimodal, non-vehicular traffic.

SP-10 Geographic Priorities

24 CFR 91.215(a)(1)

General Allocation Priorities

New Bedford allocates Community Development Block Grant (CDBG) funding based on whether the activity falls within a City funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. CDBG and HOME Investment Partnership Program (HOME) resources are allocated to maximize the benefits within City target areas and low to moderate income census tracts. While public infrastructure, parks, open space and public facility type projects are exclusively within these areas, other strategic investments are made for the benefit of low-moderate income residents throughout the City. In order to meet high priority needs of the community such as job creation and economic development, it may be necessary to invest outside low/moderate census tracts. CDBG activities and funding allocations are made through a request for proposal process (RFP).

Emergency Solutions Grant (ESG) funding is dedicated to meeting the needs of homeless households or households at-risk of homelessness, wherever they are located. Shelter operation funds go to the geographic location of the eligible shelters. ESG funds are also used for street outreach activities throughout the city. After the Continuum of Care (CoC) and the city determine priorities, specific funding allocations are made through a request for proposal process (RFP).

SP-25 Priority Needs

24 CFR 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Affordable Housing	
	Priority Level	High	
	Population	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Low ▪ Moderate ▪ Middle ▪ Large Families ▪ Families with Children ▪ Elderly ▪ Public Housing Residents ▪ Chronic Homelessness ▪ Individuals ▪ Families with Children ▪ Mentally Ill ▪ Chronic Substance Abuse ▪ Veterans ▪ Persons with HIV/AIDS 	<ul style="list-style-type: none"> ▪ Victims of DV ▪ Unaccompanied Youth ▪ Elderly Frail Elderly ▪ Persons with Mental Disabilities ▪ Persons with Physical Disabilities ▪ Persons with Developmental Disabilities ▪ Persons with Alcohol or Other Addictions ▪ Persons with HIV/AIDS and their Families ▪ Victims of Domestic Violence ▪ Non-housing Community Development ▪ Other
	Geographic Areas Affected		
	Associated Goals	Homebuyer Assistance Increase the Inventory of safe, Affordable Housing Planning and Administration	
	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	<ul style="list-style-type: none"> ▪ Extremely Low ▪ Low ▪ Moderate ▪ Middle ▪ Large Families ▪ Families with Children ▪ Elderly ▪ Public Housing Residents ▪ Chronic Homelessness ▪ Individuals ▪ Families with Children ▪ Mentally Ill ▪ Chronic Substance Abuse ▪ Veterans ▪ Persons with HIV/AIDS ▪ Victims of Domestic Violence 	<ul style="list-style-type: none"> ▪ Unaccompanied Youth ▪ Elderly ▪ Frail Elderly ▪ Persons with Mental Disabilities ▪ Persons with Physical Disabilities ▪ Persons with Developmental Disabilities ▪ Persons with Alcohol or Other Addictions ▪ Persons with HIV/AIDS and their Families ▪ Victims of Domestic Violence ▪ Non-housing Community Development ▪ Other
	Geographic Areas Affected		
	Associated Goals	Improve the condition of Housing- Rehabilitation Increase the Inventory of safe, Affordable Housing Planning and Administration	
	Description	Approximately 52% of the housing stock in New Bedford was built prior to 1940 and there remains a high need for housing rehabilitation programs. The City has prioritized programs that finance housing improvements. These programs include Housing Accessibility, Emergency Repair Program, and Lead Paint program and HOME rental production.	
	Basis for Relative Priority	The city identifies housing rehabilitation as a high priority based on demand for existing programs, age of housing stock, number of elders and disabled homeowners needed adaptations to remain in their homes.	

3	Priority Need Name	Economic Development	
	Priority Level	High	
	Population	<ul style="list-style-type: none"> Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Use Disorder Veterans Persons with HIV/AIDS Victims of Domestic Violence 	<ul style="list-style-type: none"> Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development Other
	Geographic Areas Affected		
	Associated Goals	Expand Economic Development Opportunities Planning and Administration	
	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. Job training and workforce development remain high priorities.	
	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 & Public Park Improvements	
	Priority Level	High	
	Population	<ul style="list-style-type: none"> Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Use Disorder Veterans Persons with HIV/AIDS Victims of Domestic Violence 	<ul style="list-style-type: none"> Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development Other
	Geographic Areas Affected		
	Associated Goals	Planning and Administration Public Facilities and Parks	
	Description	Investing in improvements of City facilities, park, 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 people 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 support ongoing investments in public parks, open spaces, and facilities.	

5	Priority Need Name	Public Infrastructure Improvements	
	Priority Level	High	
	Population	<ul style="list-style-type: none"> Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Use Disorder Veterans Persons with HIV/AIDS Unaccompanied Youth 	<ul style="list-style-type: none"> Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Other
	Geographic Areas Affected		
	Associated Goals	Improve Public Infrastructure Planning and Administration	
	Description	Improvements to public infrastructure include 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 support ongoing investments in public infrastructure.	

6	Priority Need Name	Neighborhood Stabilization
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Other
	Geographic Areas Affected	
	Associated Goals	Neighborhood Stabilization Planning and Administration
	Description	Promote Healthy, Livable Neighborhoods - Strengthen and create vibrant neighborhoods for all income groups by undertaking targeted code enforcement, clearance/demolition of dilapidated buildings, public facility improvements and crime reduction programs. Additional support to neighborhood organizations to develop viable communities.
	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process, the city identified Neighborhood Stabilization as a high priority.

7	Priority Need Name	Public Services	
	Priority Level	High	
	Population	<ul style="list-style-type: none"> Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Use Disorder Veterans Persons with HIV/AIDS Victims of Domestic Violence 	<ul style="list-style-type: none"> Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Other
	Geographic Areas Affected		
	Associated Goals	Planning and Administration Provide Essential 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 public safety, health programming including nutrition, access to food, addiction services, youth programming including childcare, after school programs, education, and recreational elder programming including provision of adult day health, recreation programs, and transportation vocational, social, recreational and educational programming for low- and moderate-income people	
	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 community outreach efforts, a community survey which yielded over 600 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	<ul style="list-style-type: none"> Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Use Disorder Veterans Persons with HIV/AIDS Victims of Domestic Violence 	<ul style="list-style-type: none"> Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Other
	Geographic Areas Affected		
	Associated Goals	Homeless Services Planning and Administration	
	Description	A variety of programs supporting those experiencing homelessness 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 emergency housing assistance, legal aid, referral and counseling services. Vocational, social, recreational and educational programming for low-and moderate-income people are needed as is improving the resources available to the city's population who are at risk of homelessness and residents experiencing housing instability.	
	Basis for Relative Priority	Through consultations with the Bristol County Continuum of Care (BCCC) and a review of relevant data including the Point in Time Count, priority areas were established. Extensive data supported the city's Con Plan process' designation of homeless services as a high priority.	

Narrative (Optional)

N/A

SP-30 Influence of Market Conditions

24 CFR 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)	<p>Tenant-based rental assistance (TBRA) is a rental subsidy that the city utilizes to help individual households afford housing costs such as rent and security deposits. Currently the New Bedford Housing Authority administers the Section 8 voucher program and demand for this program far exceeds the supply of vouchers. Additionally, the city has recently used HOME-ARP to provide Tenant Based Rental Assistance to qualified populations. Recent market conditions indicate increasing rent making this resource more important to sustainable housing options for low and very low-income renters.</p>
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. 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 will likely limit new unit production to infill housing and conversions. In order to advance this, the city will look to modify its existing zoning to allow in-fill development by right on small vacant parcels scattered throughout the city.</p> <p>The City will focus its HOME and CDBG funding to alleviate market funding gaps in projects the yield that highest return to the local economy and community and have the highest potential to spur concurrent projects. This could include funding for new infill development opportunities or adaptive reuse and the conversion on non-residential buildings into residential units.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
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 <p>New Bedford is a community with a predominately older historic multi-family housing stock that presents housing problems that include the presence of lead paint. An older housing stock necessitates a disproportionate amount of funding be spent on rehabilitation, in comparison to newer markets.</p> <p>The City will continue to prioritize a portion of its federal funds to assist low-income homeowners with housing rehabilitation. CDBG housing rehab funds are awarded to bring units into compliance and afford residents with safe, sanitary and healthy homes. Often rehab funds are used in conjunction with the City's lead paint abatement program.</p>
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

24 CFR 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City anticipates receipt of CDBG funds in the amount of approximately \$2,500,000 annually over the five-year fiscal period FY2025-2029. To maximize the impact of its CDBG entitlement funds, the city leverages general government funds, aggressively and successfully secures grant funds, and encourages all partners and projects to leverage additional dollars.

As a HOME Investment Partnership Entitlement Community, the city estimates that it will receive approximately \$850,000 annually to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects. In addition, the city anticipates that it will receive approximately \$225,000 in Emergency Solution Grant funds to support homeless prevention, rapid rehousing, emergency shelters and street outreach services to move people out of housing crisis into stability.

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	2,574,063	25,000	0	2,599,063	10,000,000	The City of New Bedford anticipates CDBG funds will leverage additional resources. Please see the narrative following this priority table.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	876,179.11	100,000	1,223,820.89	2,200,000	3,400,000	The City of New Bedford anticipates HOME funds will leverage additional resources. No HP or IU funds are held or expected. Also see the narrative following this priority table.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	231,218	0	0	231,218	821,500	The City of New Bedford anticipates ESG funds will leverage additional resources. Please see the narrative following this priority table.

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

Federal funds will be used to leverage other public and private resources in housing, public facilities, public services, and economic development areas. The city requires matching and leveraged funds in soliciting subrecipient proposals including non-federal cash

sources, infrastructure, land/real property, site preparation, construction materials, and donated labor. The city and its program partners will seek funds from the following sources to support the goals identified in this ConPlan: project-based Section 8 certificates through the New Bedford Housing Authority, Low-Income Housing Tax Credits, project financing at favorable interest rates from the MassHousing and local lenders, and private contributions to subrecipients. New Bedford anticipates that CDBG funds will continue to leverage additional resources. Non-entitlement funds used to further the goals of the Strategic Plan may include private foundations, organizations, and individuals. Leveraged resources anticipated during the ConPlan period:

- **City General Funds:** The annual city budget commits resources for priority activities including public parks, facilities, infrastructure, and the Health Department.
- **Community Preservation Act (CPA):** The city adopted the CPA that provides an additional resource to fund open space and recreation, affordable housing, and historic preservation activities.
- **State Parkland Acquisitions and Renovations for Communities (PARC) Grant Program:** The PARC Program was established to assist cities and towns in acquiring and developing land for park and outdoor recreation purposes. These grants can be used by municipalities to acquire parkland, build a new park, or to renovate an existing park.
- **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 Massachusetts Rental Voucher program. MassHousing, MA Housing Partnership and MassDevelopment provide valuable resources for community, housing and economic initiatives in New Bedford.
- **Opportunity Zones:** The Opportunity Zone Program is a federally established program to provide investment incentives for certain census tracts. This is a tool to encourage growth in low-income communities. The City of New Bedford in 2018 received notification from the Governor that four census tracts in New Bedford were approved as Opportunity Zones.
- **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.
- **Continuum of Care Funds:** Project funds awarded to non-profit human service providers to assist in housing and services to homeless persons.
- **HOME program matching requirements** are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by OHCD.
- **ESG program matching requirements** are met through non-federal resources.

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

Publicly owned land may 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 in-fill housing or as mini parks/community gardens. The use of publicly owned properties will address the need for safe, affordable housing and for increasing access to recreational activities for City residents.

Discussion

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

SP-40 Institutional Delivery Structure

24 CFR 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- Office of Housing & Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood Improvements Public Facilities Public Services	Jurisdiction

Table 52 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The City of New Bedford’s Office of Housing and Community Development (OHCD) is the central organization responsible for administering federal programs and the housing and community development activities that are supported by the city. New Bedford also benefits from the presence of many non-profit organizations and public institutions that deliver a wide range of programs and vital services to low- and moderate-income residents, homeless individuals and families, and special needs populations. The OHCD has worked diligently to develop and manage strong relationships with institutional partners to ensure effective program delivery in meeting the needs of residents. The City of New Bedford also benefits from its leadership of, and participation in, a strong supportive Continuum of Care—the Bristol County Continuum of Care (BCCC). The OHCD remains the CoC lead of a multi-dimensional regional CoC delivered through the BCCC that provides direct support to those experiencing homelessness and those in danger of becoming homeless. The BCCC provides an array of services and resources in support of individuals, families with children, veterans and their families and unaccompanied youth. In addition to its direct programming, the OHCD also provides both funding and technical assistance to non-profit agencies that are also direct service providers to people experiencing homelessness.

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	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

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)

New Bedford’s Office of Housing and Community Development (OHCD) oversees efforts to ensure services, including those listed in Table 60, are meeting the needs of the identified cohorts. As the lead administrator for the area Continuum of Care (CoC) colloquially known as the Bristol County Continuum of Care or “BCCC,” an entity responsible for coordinating a comprehensive response to preventing and addressing homelessness, and in its role as grantee for all ESG funding and the majority of CoC funding, the OHCD has a unique role in facilitating connections, collaboration and efficiencies.

The OHCD and BCCC are committed to ending homelessness in the CoC and within the City of New Bedford. It seeks to do so using strategic measures to organize and deliver housing and services to meet the specific needs of people who are experiencing a housing crisis and/or are experiencing homelessness as they move to stable housing and maximum self-sufficiency, particularly those experiencing chronic homelessness, unaccompanied youth, veterans, individuals and adult households with children. The BCCC’s primary strategy for service delivery is rooted in its coordinated entry efforts, by-name list solution-building and a well-coordinated network of services and support resources. In so doing, the BCCC meets regularly to proactively address the most pressing issues around the complexity of homelessness as it works toward ensuring every individual and every family has appropriate, sustainable access to safe, decent and affordable housing and the specific supportive resources needed to successfully stabilize in housing. All such efforts are focused on the elimination of homelessness in New Bedford and, through coordinated entry efforts and twice monthly by-name list meetings, render significant focus on positively and quickly affecting support and housing for those in need.

The BCCC coordinates homeless programs through a diverse system of housing and services grounded in a housing first approach and through ensuring the safety and long-term stability of homeless families and individuals. Organizational partners involved in the centralized service delivery system strive to meet the needs of homeless people and address the housing and supportive services needed in each stage of the process, including preventing homelessness, outreach and assessment, emergency shelter services, transitional housing, and helping those experiencing homelessness (especially chronically homeless) make the transition to permanent and independent living as quickly as possible.

Homeless services and public services are delivered through non-profit agencies through the BCCC; supportive services vary from agency to agency within the CoC, as do the 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 BCCC work together to avoid systemic duplication while ensuring complete and effective 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

In its recently published report on “*Homelessness in New Bedford: Assessing the MA-505 Continuum of Care’s Response to Homelessness*,” the Technical Assistance Collaborative (TAC) identified strengths and weaknesses in the homeless delivery system. The Plan identified several key communitywide strengths:

- The community is “asset rich” relative to its efforts to address homelessness.
- As the CoC lead, its Collaborative Applicant for federal funding and its HMIS (data) lead, the OHCD brings years of experience and commitment to the CoC by engaging a set of diverse providers, community leaders, people with lived experience of homelessness, funders and city residents in preventing and ending homelessness.
- The city has enjoyed consistent success in accessing competitive federal McKinney-Vento funding for CoC projects.
- There is effective collaboration among City officials, homeless service providers and the greater community on behalf of individuals and families experiencing homelessness
- Support from the greater community of New Bedford (including the business community) for affordable housing initiatives and homelessness continues to exist.
- Improved data collection and reporting has helped the CoC understand its performance individually and collectively, resulting in its ability to make data driven decisions.
- Pilot programming such as medical respite and new initiatives to maximize funding are underway.
- Published resources such as its CoC website and resource-centric “StreetSheet” provides ease of access to a range of public and private resources.

In addition to the strengths noted in *Homelessness in New Bedford*, the city’s service delivery system for special needs populations and those experiencing homelessness has also been improved through the introduction of two significant additions: a new Coordinated Entry System (CES) and Team charged with ensuring people are quickly connected to resources, shelter, housing and opportunities and a new By-Name List semi-monthly meeting to provide case conferencing for everyone on the Coordinated Entry waiting list. All CoC and ESG funded activities are required to participate in CES and the By-Name List meetings. Further, the city encourages all homeless service providers to use both systems to successfully end and prevent homelessness

The CES Team provides a client-based, rather than an agency-based service model and ensures easier access to support and housing for those in greatest need and is responsive to those needing diversion services, emergency shelter or permanent housing. The locally devised Comprehensive Housing Assessment Tool (CHAT) was developed as a replacement to an outdated and bias tool and is utilized to assess vulnerability of those seeking permanent housing to ensure those with the most barriers are placed in permanent housing and to help guide effective placements within the CoC. These CES tools inform the By-Name List efforts on a regular basis.

Even though opportunities to address the existing service delivery system continue to evolve with time as demands on the CoC's system and capacity change, there remain several areas where gaps persist. Among those most prevalent is the inadequate supply of permanent housing targeted to those individuals and families experiencing homelessness. Additionally, the slow but increasing growth of unaccompanied youth within the city (those aged 18-24 years) and the extent to which corresponding safe shelter space is needed to support this cohort and ensure they are prepared to rapidly move to permanent stable housing features as an important system gap.

Along with the gap in supply comes the need to ensure that the pipeline between emergency shelters and rapid rehousing is not clogged. While this particular gap relates to inventory, both an increase in new units and a freeing up of existing units can offset the effects of the gap. Similarly, there is a need to shift the systemic mindset of many non-profit providers from one of reliance on transitional housing to one of enhanced strategic use of rapid rehousing resources, particularly by mitigating challenges of unit availability and assistance duration, for both individuals and family households that. Finally, there are challenges many face because of a scarcity of employment consistent with the skillset and educational level of many among special needs populations, those experiencing homelessness and the challenges faced by many with employment opportunities but facing childcare and/or transportation barriers.

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

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

- **Increase emergency shelter beds** for family households and individual households by ensuring people have a clear pathway to permanent housing and do not languish in shelter settings and by providing additional inventory. This effort necessitates an enhanced deployment of targeted diversion strategies to prevent homelessness, an increase in actual

bed inventory and a heavier reliance on rapid rehousing alternatives as a way of exiting shelter stays, particularly if permanent housing alternatives are not immediately available.

- **Collaborate with providers offering emergency shelter beds for unaccompanied youth outside of New Bedford** to ensure unaccompanied youth within the city are not only assisted by addressing their unique needs and ensuring critical connections to education, training and employment opportunities but are also supported and assisted in connecting with transitional and/or permanent settings that can ensure their successful long-term stability.
- **Collaborate with the New Bedford Housing Authority (NBHA)** to review existing and potential homeless preferencing, determine whether some/any NBHA units can be converted to housing-first permanent housing units and consideration of opportunities for adopting Moving On strategies that encourage clients in permanent supportive housing (PSH) who may no longer need or want the intensive services offered in PSH but continue to need assistance to maintain their housing.
- **Revisit partnership with the 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.
- **Maintain New Bedford's close connections with other CoCs throughout the Commonwealth** given that historically the city's institutional structure and service delivery system has significantly benefitted from maintaining those relationships. Additionally, this is particularly relevant given that Massachusetts is a right-to-shelter state for families experiencing homelessness statewide placement—an influx of which could easily strain existing service networks and city resources.

SP-45 Goals Summary

24 CFR 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the Inventory of safe, Affordable Housing	2025	2029	Affordable Housing		Affordable Housing Housing Rehabilitation	HOME: \$3,500,000	Rental units rehabilitated: 40 Household Housing Units (HHU) Rental Units Constructed: 48 HHU Homeowner Housing Added: 5 HHU
2	Improve the condition of Housing-Rehabilitation	2025	2029	Affordable Housing Non-Homeless Special Needs		Housing Rehabilitation	CDBG: \$3,000,000	Rental units rehabilitated: 25 HHU Homeowner Housing Rehabilitated: 75 HHU

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support Homebuyers with Assistance	2025	2029	Affordable Housing		Affordable Housing	HOME: \$6,000,000	Direct Financial Assistance to Homebuyers: 25 Households Assisted
4	Improve Public Facilities and Parks	2025	2029	Non-Housing Community Development		Public Facilities and Public Park Improvements	CDBG: \$3,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
5	Improve Public Infrastructure	2025	2029	Non-Housing Community Development		Public Infrastructure Improvements	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
6	Support Neighborhood Stabilization	2025	2029	Non-Housing Community Development		Neighborhood Stabilization	CDBG: \$200,000	Buildings Demolished: 1 Buildings
7	Expand Economic Development Opportunities	2025	2029	Non-Housing Community Development		Economic Development	CDBG: \$2,300,000	Businesses assisted: 50 Businesses Jobs created/retained: 25 Jobs Microenterprises Assisted: 50

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Provide Essential Public Services	2025	2029	Non-Homeless Special Needs Non-Housing Community Development		Public Services	CDBG: \$1,550,000	Public service activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
9	Preventing and Ending Homelessness	2025	2029	Homeless		Affordable Housing Homeless Services	ESG: \$950,000	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homeless Person Overnight Shelter: 250 Persons Assisted Homelessness Prevention: 250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Planning and Administration	2025	2029	Planning and Administration		Affordable Housing Economic Development Homeless Services Housing Rehabilitation Neighborhood Stabilization Public Facilities and Public Park Improvements Public Infrastructure Improvements Public Services	CDBG: \$2,400,000 HOME: \$400,000 ESG: \$75,000	Other: 1 Other

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- 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	Support Homebuyers with Assistance
	Goal Description	Expanding opportunities for homeownership among those households presently unable to purchase their own home.
4	Goal Name	Improve Public Facilities and Parks
	Goal Description	Investments to improve public facilities and public parks.
5	Goal Name	Improve Public Infrastructure
	Goal Description	Improvements to Public Infrastructure including street, sidewalks, lighting, ramps and commercial corridors.
6	Goal Name	Support Neighborhood Stabilization
	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.
7	Goal Name	Expand Economic Development Opportunities
	Goal Description	Support for economic development programming to assist and support the creation and/or retention of jobs, small businesses, microenterprises and businesses seeking façade improvements.
8	Goal Name	Provide Essential Public Services
	Goal Description	A range of public services to low- and moderate-income people.

8	Goal Name	Preventing and Ending Homelessness
	Goal Description	Provision of homeless prevention and assistance programs including, but not limited to support for emergency shelters, homeless prevention programs, rapid rehousing, HMIS and street outreach efforts.
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 and moderate-income families to whom the City of New Bedford anticipates providing affordable housing as defined in HOME 91.315 (b)(2) through the use of CDBG and HOME funds. The city intends to continue using HOME funding to provide down payment/closing cost assistance and gap financing to low-moderate income families. HOME funds will be utilized to develop approximately 40 affordable rental units through scattered sites which will leverage Low Income Housing Tax Credits. CDBG funds are anticipated to continue to be used 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	35
HOME supported development of Rental Housing	35

Low-Income

CDBG funded Owner-Occupied Rehab Program	40
HOME funded First Time Homebuyer Program	3
HOME supported development of Rental Housing	40

Moderate income

CDBG funded Owner-Occupied Rehab Program	25
HOME funded First Time Homebuyer Program	22

SP-50 Public Housing Accessibility and Involvement

CFR 91.215(c)

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

The NBHA has exceeded the goal of 63 accessible units required by the Authority's Voluntary Compliance Agreement with HUD. The NBHA currently has 96 UFAS compliant handicapped accessible units in our federal portfolio and twenty-five in our state portfolio. The NBHA remains committed to addressing requests for reasonable accommodation on an as-needed basis

Activities to Increase Resident Involvement

The New Bedford Housing Authority is committed to supporting the personal and professional growth of our residents from the cradle to the end of life. Our Resident Services Programs engage families with our community partners that best meet the needs appropriate to the stages needed for the family or individual.

Birth to Five

- Early childhood playgroups support parents with the development of early learning activities through play. Using the Ages & Stages Development Questionnaire families learn to identify where their little ones are developing. Activities are based on literacy, stem and social-emotional exercises.
- Kindergarten registration & engagement is part of our annual effort to ensure that all our 5-year-olds are registered with the NB Public Schools and ready to enter kindergarten in the fall. We work closely with the NB Public Schools to ensure that our rising kindergarteners can participate in the SSIK “Smooth Sailing into Kindergarten” event in August.

School Age

- Academic success at an early age is important for children to remain engaged in their education. Our partnership with the UMass Dartmouth Leduc Center America Reads Program continues to go strong. Children attend the afterschool tutoring program 4 days a week. Tutors provide academic support with homework, literacy and enrichment activities.
- Youth between the ages of 7-14 participate in our partnership with UMD and Big Brothers Big Sisters. Our “littles” are partnered with a UMD “big” for a unique mentoring experience. Twice a

month our littles are transported to UMD Dartmouth campus where they spend the day with their bigs engaging in activities based on the 6C's of Positive Youth Development. To bring the campus experience full circle, NBHA has purchased meal vouchers, so they are able to have lunch at the campus dining hall and enhance their campus experience.

- Shannon Programs for at risk-youth

Young Adults

- Beyond House provides on site service to support 16-25 year olds in the process of becoming independent adults
- Mass Hire Youth Employment Programs

Adults

- Employment & Training
- Education
- Mental Health Support
- Financial Literacy Program designed for NBHA with Bay Coast Bank. Focus is on “Understanding Finances” and money management for economic empowerment

Elderly & Disabled

- On-site service coordination provided by NBHA Resident Services staff, Coastline and Child & Family
- Addition of 3-day breakfast program to services Boa Vista and increase to a 5-day breakfast program at Tripp via partnership with Molina Healthcare / Senior Whole Health
- Monthly delivery of 6-8 thousand pounds of fresh produce/groceries and shelf stable products to 300 elderly & disabled residents as part of our Mobile Market Program
- Monthly Blood Pressure Education workshops in partnership with Molina Healthcare and the UMD School of Nursing
- Monthly Educational Workshops for elderly & disabled residents include learning how to use their phones, end of life care
- Nos Ke Nos program in partnership with the Cape Verdean Association and ARAW for elderly females of Cape Verdean Heritage to help reduce isolation
- On-site Arts programming with the Zeiterion Theatre's Creative Classrooms program engaged residents in Poetry, learning to play the ukulele or learning how to dance salsa

All ages

- Access to mental health services via crisis intervention services from the Mobile Crisis Intervention Team and NBPD Mobile Crisis
- Vaccine Clinics (Flu & COVID) on site with the Department of Public Health

- Book Rich Environment distribution of over 6 thousand books to residents and community
- Access to summer programs and enrichments events

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

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to Affordable Housing

24 CFR 91.215(h)

Barriers to Affordable Housing

There are several ways that New Bedford has worked to increase the supply of safe, decent, sanitary affordable housing and encourage residential investment in city neighborhoods. To a large degree, however, the conditions that impede housing development in New Bedford have less to do with local policies than those of neighboring towns, such as large-lot exclusionary zoning, and state government, which needs to do more to ensure that all communities share in providing housing choices to the state's low-income families. For example, while New Bedford exceeds the Commonwealth's 10 percent statutory minimum under Chapter 40B, the affordable housing law, the same cannot be said for any of the surrounding towns. Massachusetts sets a *goal* that at least 10 percent of the housing in each city and town will be affordable to LMI households, but there is no mandate and therefore no enforcement. As a result, communities like New Bedford shoulder a disproportionate share of regional need. To some extent this contributes to depressed housing values in New Bedford. While external conditions do not define New Bedford's housing market, they play a significant role.

The City has adopted policies and programs to encourage residential development, such as expedited permitting, government financing to reduce development cost, and high-density zoning provisions. However, in most zoning districts, the ability to develop higher-density housing depends on city boards granting a discretionary special permit, a process that can be time-consuming and vulnerable to appeal. The City continues to advance regulatory reform that will reduce the need for special permits and variance through local boards. This work includes the adoption of a transit-oriented development zone around our forthcoming train state and a shift that allows for administrative review of housing projects under a certain size. Work continues to adopt another transit-oriented development zone and to modernize our zoning regulations to better allow the types of uses and density that exist in our neighborhoods today.

While regulatory impediments exist, the barriers to affordable housing in New Bedford have a great deal to do with housing market conditions, not only in New Bedford but throughout Eastern Massachusetts. One of the key problems for New Bedford is that although market rents are too high for the City's very-low-income renters, leaving so many people with high housing cost burdens,

ironically rents are not high enough to support the capital cost of redevelopment. Without Low-Income Housing Tax Credits (LIHTC), the City's investment of HOME funds in rental production, and other City sources such as the Community Preservation Act (CPA), rental development would be nearly impossible in New Bedford. The attainable rents cannot support a landlord's operating costs and debt service, leaving most projects unable to satisfy commercial lending underwriting standards.

Additional barriers to housing development include, but are not limited to:

- Perception of possible environmental contamination and costs associated with remediation
- Cost to comply with new stormwater management requirements
- Cost of site assembly of non-conforming lots
- Legal costs to obtain clear title on older lots
- High construction costs
- Cost of lead paint abatement

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
- Provide funding for affordable housing developments that help meet the needs of the community
- Provide grants and loans to existing homeowners for necessary rehabilitation to ensure that the quality of their housing is maintained and thus housing stability is preserved
- Providing down payment and closing cost assistance to enable low- and moderate-income buyers to achieve homeownership
- Continuing to support local ownership of two and three family stock, recognizing their role in providing affordable rental units
- Continue efforts to bring vacant and abandoned housing back online
- Seeking to increase the living wages of low-income families to increase their 'housing purchasing capacity'

SP-60 Homelessness Strategy

24 CFR 91.215(d)

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

The City of New Bedford predominantly relies upon the Bristol County Continuum of Care (BCCC), successor to its Homeless Service Provider Network, in ensuring that individuals and families experiencing homelessness—whether sheltered or unsheltered—are heard and their needs understood and assessed. The city, through its Office of Housing and Community Development, serves as the administrative lead, HMIS lead and Collaborative Applicant on behalf of the CoC and thus is involved in process, policy and performance.

Given this, outreach and assessment of individual needs amongst those facing or experiencing homelessness is accomplished in multiple ways:

- **Coordinated Entry.** The CoC’s coordinated entry system is the primary means of connectivity between someone on the verge of homelessness or literally homeless and the CoC’s network of support and housing. Access and an initial assessment is available to all through the CoC’s website. Using its Comprehensive Housing Assessment Tool (CHAT) online at <https://www.bristolcountycoc.com/coordinated-housing-assessment-tool/> developed over the past year and involving those with lived experience, the CHAT asks some very basic questions and is automatically sent to the coordinated entry team for review and action. In addition to the online CHAT, a direct phone number (508.501.0900) and email account is used as an important outreach tool in connecting those in need with housing, social services and the appropriate resources needed to ensure stability for those in need.
- **Direct Engagement.** Direct engagement with individuals and families through coordinated entry and those already within the shelter and supportive housing system is a critical means by which the city reaches out to those experiencing homelessness. Intakes, evaluations, surveys and direct contact are but some of the ways in which the CoC connects with sheltered/unsheltered people. ESG funding is also used to support a street outreach team that deals exclusively with those who are unsheltered to ensure trust is established, needs are met and opportunities to move folks into housing are presented.

- **By-Name List Meetings.** Ongoing communication with social workers and case managers within the BCCC through bi-monthly By-Name List Committee meetings convened by the Coordinated Entry Team. Front line workers handling everything from emergency intake to permanent housing are another means by which the city, as part of the CoC, outreaches to individuals and families experiencing homelessness. These social workers and case managers, by virtue of their work, are often best at providing clear snapshots as to systemic shortcomings that, when addressed, can more rapidly address individual and family needs. In particular, working through by-name lists of those currently unsheltered has been similarly met with success as it is the front-line workers who make those critical connections with those who are often uncomfortable with perceived formal approaches.

- **McKinney Vento Liaison through the New Bedford Public School System.** As a member of the local continuum of care, Vice-Chair of the CoC’s Executive Board and participant within the BCCC, New Bedford’s McKinney Vento Liaison (MVL) provides training to BCCC members around youth homelessness to ensure they are alert and well-trained to recognize families experiencing homelessness outside of the school system. The city’s Registrar and staff provide critical direct services to students experiencing homelessness. The strategy for reaching this population involves a close collaboration with the school system which provides showers, clothing, bus passes, backpacks, school supplies, hygiene products and referrals to community agencies for medical and mental health services to students identified as homeless.

- **StreetSheet.** The city has historically created and published a “StreetSheet” that provides an exhaustive list of resources, meal sites, an array of supportive services and coordinated entry information. This brochure is produced in three languages (English, Spanish and Portuguese) and in 2024, was made available online through the CoC website. Though the StreetSheet, itself, does not assess individual needs, it is a critical tool reflective of the community’s understanding of those needs throughout the year. This outreach tool has proved to be an important 24-7-365 tool to reach out.

- **Youth Outreach.** New Bedford also focuses on outreach and services to unaccompanied homeless youth between the ages of 18-24. With grant support from the state, the City of New Bedford participates in the Commonwealth’s statewide youth point-in-time count each spring.

Addressing the emergency and transitional housing needs of homeless persons

Within the City of New Bedford there are several emergency and transitional housing programs that are funded through federal, state and private resources. These programs provide comprehensive

services including temporary shelter combined with extensive supportive services to homeless individuals and families with the goal of providing a support network to move them to permanent housing as rapidly as possible. The current emergency shelter and transitional housing programs operating in the city offer temporary shelter to individuals, families, veterans, and victims/ survivors of domestic violence.

From a strategic perspective, the BCCC has worked to build the capacity of its shelter and housing system, particularly to ensure rapid movement between instability and permanent settings. To this end the CoC's reliance on transitional housing has begun to diminish and focus now has slowly shifted toward interventions like rapid re-housing and flex housing in order to ensure effective movement toward permanent settings and stabilization.

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.

As part of the Bristol County Continuum of Care, New Bedford is part of an effort to provide timely and effective transitioning of homeless persons to permanent housing and independent living. Program and client-specific comprehensive housing and Individual Services Plans (ISPs) are integral to the path to move them into permanent housing as quickly as possible. As part of these efforts, robust case management and housing placement services are provided to individuals, families, veterans and their families and unaccompanied youth.

In partnership with the CoC, the city will continue to both enhance existing strategies and implement new strategies as needed to increase housing placements. There remains a large need for new permanent housing for unaccompanied youth not associated with the foster care system, new leasing programs targeted to the most vulnerable chronically homeless individuals, and unaccompanied youth and families.

New Bedford also participates in the bi-monthly By-Name List meetings that include representation from multiple veteran service providers and representation from the Providence VA. As new interventions are deemed necessary, the city ensures that corresponding new strategies and

innovation are explored and, as appropriate, adopted by the CoC and implemented in order to further an improved pathway to end veterans homeless.

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

Although the CoC had historically maintained a long-standing Discharge Planning Committee that coordinated efforts to avoid homelessness for extremely low-income people being discharged from publicly funded institutions, this Committee has, over time, disbanded. The resulting gap in discharge planning as a viable strategy helping vulnerable cohorts avoid homelessness has become increasingly evident over the past year. Given this, New Bedford will seek to reconstitute a Discharge Planning Committee tasked with reviewing established discharge protocols and maintaining ongoing contact and coordination with points of discharge, including, but not limited to: the Bristol County Sheriff's Department, the Department of Mental Health and private mental health facilities, treatment facilities serving substance use disorders, the MA Department of Children and Families, Child and Family Services, the Department of Public Health and a range of healthcare facilities including Southcoast Health. It is anticipated that the committee will work collaboratively with local health care facilities, mental health facilities, foster care, other youth facilities, corrections programs and institutions. Invitations for collaboration will extend to the Greater New Bedford Community Health Center (who also participates as an active member of the CoC) and the Southcoast Hospitals Group (who is both an active member of the CoC and a member of the CoC's Executive Board).

Additionally, Southcoast Health's New Bedford-based hospital (St. Luke's) provides specialized social workers and, with the support from the Street Outreach Team, works with hard-to-serve patients discharging from the hospital, many of whom are experiencing homelessness and have a substance use disorder. Southcoast Health also actively participates in a Medically Fragile-Emergency Response team to ensure the well-being and timely medical intervention for individuals with complex medical needs, particularly relative to discharge and post-hospital supports. An additional 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. Locally, city representatives, CoC members, the New Bedford Police Department, Bristol County House of Correction officials and a range of service providers together serve as part of the city's Community Crisis Intervention Team (CCIT) to ensure coordination both in serving ex-offenders who may be homeless or in crisis because of the prospect of homelessness, and serving the most vulnerable within the community either experiencing homelessness or at risk of homelessness.

Similar coordinated efforts exist for unaccompanied youth. Catholic Charities of the Fall River Diocese operates shelter/housing for unaccompanied youth (18-24) who are oftentimes "aging out" of the foster care system but for whom no housing options exist. The program offers an ideal transition from foster care, crisis or other needs to independent living in an apartment with supportive services.

SP-65 Lead Based Paint Hazards

24 CFR 91.215(i)

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

New Bedford has been proactive in assessing the potential hazards of lead-based paint. The mandatory inspection of properties, especially for multi-family structures, has identified potential hazards before the hazards affect residents. The city requires de-leading in all homes receiving housing assistance where children under 6 years reside.

The City provides funding for lead paint abatement through the following two programs:

- **Lead Paint Reimbursement – Financial Assistance** in the form of a direct grant of up to \$2,500 per unit. Reimbursement will cover up to 50% of the approved cost of the de-leading up to the maximum grant amount. Unit being de-leaded must be occupied by a low- to moderate-income household.
- **Lead Paint Abatement and Healthy Homes Program**- This Program provides funding to low- and moderate-income homeowners for removing lead paint hazards in homes occupied by a pregnant woman or a household that includes a child under six. Eligible Homeowners must have household income that is at or below eighty percent (80%) of HUD median family income. The assistance is provided as a grant secured by a recorded restriction on the property. This program allows for up to \$20,000 per dwelling unit for lead hazard control work and up to \$5,000 per dwelling unit to perform health hazard reduction work.

The City will also refer people to the MassHousing “Get The Lead Out” as necessary. 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 6 years, a poisoned child, or a unit under court order to de-lead.

New Bedford continues to work to increase public awareness of programs available to assist in de-leading housing. OHCD is using brochures, advertisements and participation at community events to spread the word about these programs. Partners in these initiatives include the New Bedford Health Department, the New Bedford Housing Authority, the Massachusetts’ Childhood Lead Poisoning Prevention Program (CLPPP), and NeighborWorks Housing Solutions.

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

New Bedford's strong focus on removing the hazards of lead poisoning is directly related to the incidence of lead paint in the community, which is primarily caused by our aged housing stock. New Bedford has been identified as a high-risk community for childhood lead poisoning by the Massachusetts Childhood Lead Poisoning Prevention Program (CLPPP). (See Section MA-20 for additional information about the incidence of lead-based paint in New Bedford's housing stock.)

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 in all project files. Affordable rental projects are required to have tenant-signed Lead notifications and homeownership projects are required to have prospective purchasers sign the Commonwealth's Transfer of Property Notification.

Additionally, CDBG and HOME Program Policies and Procedures require the following:

- The property owner is required to provide notice to all occupants
- The home must be inspected by a trained professional
- Assessment if the project is low, moderate, or high-risk of requiring de-leading
- Work is to be performed by an appropriate party
- The monitoring of de-leading to ensure compliance with federal and state laws
- The obtaining of project clearance

New Bedford makes CDBG funding available for the rehabilitation of homes with lead paint and has worked to secure funding through HUD's Office of Lead Hazard Control and Healthy Homes for lead paint abatement and healthy homes in qualifying housing units.

SP-70 Anti-Poverty Strategy

24 CFR 91.215(j)

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

Reducing the number of individuals and families living in poverty remains a major priority and central goal of Consolidated Plan programs and other initiatives undertaken in New Bedford. Poverty leads to a cycle of hunger, housing challenges, and an absence of attainable opportunity in the community, all of which often become difficult cycles to break. The City's strategy to reduce the number of families living at the poverty level is crucial, particularly in tackling poverty and creating an inclusive economy with support for families trying to increase their income and opportunities.

The city's approach to reducing the number of Poverty Level families includes multi-pronged efforts through multiple city-based entities that help people attain and maintain self-sufficiency in New Bedford beginning with opportunities to increase income.

In recognizing the value of expanding economic opportunities for all its residents, a key city 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 and microenterprises. NBEDC's efforts are complemented by education and workforce investment programs that seek to prepare residents for employment and help create/retain jobs for those with low-moderate incomes.

The MassHire Greater New Bedford Workforce Investment Board (GNB WIB), 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 people with disabilities. The current Executive Director sits on the Executive Board of the Continuum of Care and extends important connections between those experiencing homelessness, local providers and employment opportunities. The GNB WIB includes a manufacturing job-training center and has staff that assists job seekers, community partners, and businesses in New Bedford with workforce development needs. Their initiatives focus on supporting priority industries through greater New Bedford. The organization also supports local workforce industries including the Blue Economy Marine and Maritime sectors and the wind industry in New Bedford. Their partnerships with regional

schools, agencies, and businesses ensure strong connections to, and support for, the workforce and economic health of New Bedford.

The city also approaches anti-poverty efforts from a housing perspective through a range of initiatives that run from stabilizing and rapidly rehousing those who are living on the streets and unhoused to supporting the development of housing affordable to those with very low, low and moderate incomes. Such programs include city-based mediation services between landlords and residents, housing first and rapid-rehousing efforts and expedited permitting for affordable housing developments.

Additional poverty reduction actions within the city include:

- Supportive services that reduce barriers for low to moderate-income households seeking employment or that have employment.
- Job training and placement with preference given to programs that focus on the hard to serve population, individuals who are out of the educational system and or workforce.
- Efforts around public art and growth of the creative economy to foster elimination of blight, job creation, and create sense of place.
- Ongoing 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.
- Transportation solutions to increase options and mobility for those individuals seeking employment or that have employment, as well as their children who may need safe transportation to after-school programming while the parent is at work.

External to the city government itself, is the federally designated Community Action Agency, People Acting in Community Endeavors (PACE, Inc.) that advocates on the federal and state level to eliminate policies that hinder workforce participation. Additionally, the New Bedford Housing Authority has implemented policy changes that encourage workforce participation among its residents.

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

New Bedford has long realized that the triggers, predictors and effects on individuals and society of poverty are intertwined. Addressing the employment, educational, housing and even health needs of struggling individuals and families is an essential part of a multi-faceted strategy to ending 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 enhance long-term systemic solutions that ultimately reduce the number of households living in poverty. To that end, coordinated efforts include:

- Focusing on economic growth and investment in high-poverty areas.
- Creating housing for all income levels that includes a focus on quality housing affordable to those with very low, low and moderate incomes.
- Investing in homeownership that creates asset-building and personal wealth.
- Improving housing conditions often linked to poor health.
- Emphasizing identification and removal of barriers to education and employment.
- Preventing homelessness, rapidly rehousing people experiencing homelessness and maximizing opportunities for achieving long term stabilization.
- Funding family and youth supportive services such as childcare, afterschool programs and transportation and recreation programs.

SP-80 Monitoring

24 CFR 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, New Bedford's Office of Housing and Community Development (OHCD), in its capacity as grantee, 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, the HOME-ARP Program and the Continuum of Care Program. The OHCD considers monitoring to be an ongoing process that not only supports program performance but assesses program operations and accomplishments. In accordance with HUD guidance, OHCD'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 all of which complement the scope of services stipulated in each Subrecipient Agreement. Through quarterly reporting, all activities are evaluated by analyzing the goals and objectives stated in the agreements with actual accomplishments. Upon receipt of Request for Reimbursement from a subrecipient (handled online through the OHCD's Neighborly software used for CDBG and ESG project management), the OHCD will evaluate the program's expenditures against the approved budget and consider program performance. The Quarterly Report and Reimbursement Request serves as the basis for regular compliance with programmatic and financial requirements. OHCD staff conduct on-going desktop monitoring to ensure compliance with both HUD regulatory requirements and terms/conditions outlined in the subrecipient agreements. On an annual basis, the OHCD completes a Risk Analysis of each funding activity and determines which programs will be selected for a formal On-Site Monitoring visit.

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 along with the most current Part 200 regulations.

In compliance with HOME regulations, OHCD 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 OHCD, 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 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.



Annual Action Plan for FY2025

CITY OF NEW BEDFORD | MASSACHUSETTS

Expected Resources

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

Introduction

The City anticipates receipt of CDBG funds in the amount of approximately \$2,574,063 annually. To maximize the impact of the CDBG entitlement funds, the city leverages general government funds, has successfully secured significant grant funds, and encourages all partners and projects to leverage additional dollars.

As a HOME Investment Partnership Entitlement Community, the city anticipates receiving approximately \$876,179 annually to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects. In addition, the city will receive approximately \$231,218 in Emergency Solution Grant funds to support homeless prevention, rapid rehousing, emergency

shelters and street outreach to ensure those in housing crisis can quickly stabilize.

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	2,574,063	25,000	0	2,599,063	10,000,000	The City of New Bedford anticipates CDBG funds will leverage additional resources. Please see the narrative following this priority table.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	876,179.11	100,000	1,223,820.89	2,200,000	3,400,000	The City of New Bedford anticipates HOME funds will leverage additional resources. Program Income is comprised of: Current Balance PI - \$50,000 plus Expected PI for FY25 of \$50,000. No HP or IU funds are held or expected. Also see the narrative following this priority table.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	231,218	0	0	231,218	821,500	The City of New Bedford anticipates ESG funds will leverage additional resources. Please see the narrative following this priority table.

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

Federal funds will be used to leverage other public and private resources in housing, public facilities, public services, and economic development areas. The city requires matching and leveraged funds in soliciting subrecipient proposals including: non-federal cash sources, infrastructure, land/real property, site preparation, construction materials, and donated labor. The city and its program partners will seek funds from the following sources to support the goals identified in this ConPlan: project-based Section 8 certificates through the New Bedford Housing Authority, Low-Income Housing Tax Credits, project financing at favorable interest rates from the MassHousing and local lenders, and private contributions to subrecipients. New Bedford anticipates that CDBG funds will continue to leverage additional resources. Non-entitlement funds used to further the goals of the Strategic Plan may include private foundations, organizations, and individuals. Leveraged resources anticipated during the ConPlan period:

- **City General Funds:** The annual city budget commits resources for priority activities including public parks, facilities, infrastructure, and the Health Department.
- **Community Preservation Act (CPA):** The city adopted the CPA that provides an additional resource to fund open space and recreation, affordable housing, and historic preservation activities.
- **State Parkland Acquisitions and Renovations for Communities (PARC) Grant Program:** The PARC Program was established to assist cities and towns in acquiring and developing land for park and outdoor recreation purposes. These grants can be used by municipalities to acquire parkland, build a new park, or to renovate an existing park.
- **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 Massachusetts Rental Voucher program. MassHousing, MA Housing Partnership and MassDevelopment provide valuable resources for community, housing and economic initiatives in New Bedford.
- **Opportunity Zones:** The Opportunity Zone Program is a federally established program to provide investment incentives for certain census tracts. This is a tool to encourage growth in low-income communities. The City of New Bedford received notification from the Governor in 2018 that four census tracts in New Bedford were approved as Opportunity Zones.
- **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.
- **Continuum of Care Funds:** Project funds awarded to non-profit human service providers to assist in housing and services to those experiencing homelessness.
- **HOME program matching requirements** are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by OHCD.
- **ESG program matching requirements** are met through nonfederal resources.

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

Publicly owned land may be utilized in the furtherance of affordable housing development and to support projects such as mini-parks and community garden programs. 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 publicly owned properties will address the need for safe, affordable housing and for increasing access to recreational activities for City residents.

Discussion

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

Match Requirement for ESG and HOME:

- The ESG program matching requirements are met through non-federal resources secured by individual program providers to meet or exceed the 1:1 HUD mandated ESG match requirement. All of New Bedford's ESG funded programs have committed or surpassed the dollar-for-dollar match contribution on their awards.

- The HOME statute provides for a reduction of the matching contribution for qualified communities. The Census reports that as of 2024, New Bedford's poverty rate was at 18.76% and had an average of per capita income of \$30,475 (in 2023 dollars). New Bedford has met both conditions to receive a 50% match reduction. The city has met its match liability requirements through the leveraging of state and federal resources as identified on form 40107-A.

FY2025 Budgets follow.

BUDGET

The following budget charts provide a breakdown of the CDBG, ESG and HOME programs and projects for FY25.

FY 2025 CDBG FUNDING: BUDGET		FY25 Funding
1. COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING¹ \$2,599,063		
PUBLIC FACILITIES & IMPROVEMENTS	PROJECT NAME	
New Bedford Women's Center	Domestic Violence Shelter (Windows/Fencing)	\$32,628
Office of Housing & Community Development	Playground Improvements	\$596,435
Office of Housing & Community Development	Neighborhood Improvements	\$20,000
Office of Housing & Community Development	Project Management	\$100,000
SUBTOTAL		\$749,063
PUBLIC SERVICES²	PROJECT NAME	
Boys and Girls Club of Greater New Bedford	Youth Transportation	\$10,000
Coastline Elderly Services, Inc.	Community Mainstream Program	\$15,000
Community Boating Center of New Bedford	SALT Program	\$5,000
Dennison Memorial Community Center	Academic Excellence Program	\$26,000
Department of Community Services/COA	Senior Programs and Services	\$100,000
Department of Parks, Recreation & Beaches	Recreation Programming	\$75,000
Dream Out Loud Center, Inc.	The Creative Careers Program	\$25,000
IAC	Social Services Non-English-Speaking Res.	\$7,500
NeighborWorks Housing Solutions	Homebuyer Ed, Foreclosure Prev, Fin. Coaching	\$7,500
New Bedford Whaling Museum	High School Apprenticeship Program	\$8,000
People Acting in Community Endeavors (PACE)	Health Access Senior Center	\$5,000
Sea Lab Marine Science Education Center, NBPS	Sea Lab – CDBG Scholarship	\$8,000
South Coastal Counties Legal Services	Housing Law Project	\$5,000
Youth Opportunities Unlimited	Engaging Youth Summer and Afterschool Exp.	\$8,000
YWCA Southeastern Massachusetts	YWCA Youth Without Limits	\$5,000
SUBTOTAL		\$310,000
HOUSING REHABILITATION	PROJECT NAME	
Office of Housing & Community Development	Deleading Program	\$75,000
Office of Housing & Community Development	Emergency Repair Program	\$90,000
Office of Housing & Community Development	Financial Assistance	\$40,000
Office of Housing & Community Development	Housing Accessibility	\$40,000
Office of Housing & Community Development	Service Delivery	\$375,000
SUBTOTAL		\$620,000
ECONOMIC DEVELOPMENT	PROJECT NAME	
Office of Housing & Community Development	Storefronts Reimbursement Program	\$20,000
New Bedford Economic Development Council, Inc.	Economic Development Program	\$440,000
SUBTOTAL		\$460,000
COMMUNITY DEVELOPMENT ADMIN	PROJECT NAME	
Office of Housing & Community Development	Entitlement Management & Project Monitoring	\$460,000
SUBTOTAL		\$460,000
TOTAL CDBG ENTITLEMENT EXPENDITURES		\$2,599,063

Budget continued on following page

¹ This total reflects the FY25 CDBG entitlement (\$2,574,063) plus revolving loan fund accounts (\$25,000).

² Public Services Cap Projected = (\$2,599,063) x 15% = \$389,859

FY 2025 ESG FUNDING: BUDGET		FY25 Funding
2. EMERGENCY SOLUTIONS GRANT FUNDING² \$231,218		
ESG ACTIVITIES	PROJECT NAME	
Catholic Charities Fall River Diocese, Inc.	Emergency Solutions - Basic Needs (RRH/HP)	\$71,938
PACE, Inc.	PACE Housing Services (RRH/HP)	\$71,939
New Bedford Women's Center	Domestic Violence Shelters (ES)	\$20,000
SEMCOA, Inc.	Harbour House Family Center (ES)	\$25,000
Steppingstone, Inc.	FAIHR Street Outreach Project (SO)	\$25,000
Administration	Administration 7.5%	\$17,341
SUBTOTAL		\$231,218
ESG BY CATEGORY		
Street Outreach		\$25,000
Emergency Shelter		\$45,000
Rapid Re-Housing		\$71,938
Homeless Prevention		\$71,939
Administration		\$17,341
TOTAL ESG ENTITLEMENT EXPENDITURES		\$231,218

FY 2025 HOME FUNDING: BUDGET		FY25 Funding
3. HOME INVESTMENT PARTNERSHIP FUNDING³ \$2,200,000		
HOME ACTIVITIES	PROJECT NAME	
Office of Housing & Community Development	Neighborhoods First Program	\$100,000
Office of Housing & Community Development	Rental Housing Program	\$1,892,383
Office of Housing & Community Development	CHDO Set Aside (min. 15%)	\$120,000
Office of Housing & Community Development	Administration (10%)	\$87,617
TOTAL HOME ENTITLEMENT EXPENDITURES		\$2,200,000

Pie Charts depicting allocations found in Appendix II of this document.

² This total reflects the FY25 HOME entitlement (\$876,179.11) + program income/Carryover funds (\$1,323,820.89) for a total of \$2,200,000

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the Inventory of safe, Affordable Housing	2025	2026	Affordable Housing		Affordable Housing Housing Rehabilitation	HOME: \$2,012,383	Rental units rehabilitated: 10 Household Housing Units (HHU) Rental Units Constructed: 8 HHU Homeowner Housing Added: 2 HHU
2	Improve the condition of Housing-Rehabilitation	2025	2026	Affordable Housing Non-Homeless Special Needs		Housing Rehabilitation	CDBG: \$620,000	Rental units rehabilitated: 5 HHU Homeowner Housing Rehabilitated: 15 HHU
3	Support Homebuyers with Assistance	2025	2026	Affordable Housing		Affordable Housing	HOME: \$100,000	Direct Financial Assistance to Homebuyers: 8 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improve Public Facilities and Parks	2025	2026	Non-Housing Community Development		Public Facilities and Public Park Improvements	CDBG: \$749,063	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
5	Improve Public Infrastructure	2025	2026	Non-Housing Community Development		Public Infrastructure Improvements	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
6	Support Neighborhood Stabilization	2025	2026	Non-Housing Community Development		Neighborhood Stabilization	CDBG: \$0	Buildings Demolished: 0 Buildings Neighborhood Improvements
7	Expand Economic Development Opportunities	2025	2026	Non-Housing Community Development		Economic Development	CDBG: \$460,000	Businesses assisted: 10 Businesses Jobs created/retained: 2 Jobs Microenterprises assisted: 10
8	Provide Essential Public Services	2025	2026	Non-Homeless Special Needs Non-Housing Community Development		Public Services	CDBG: \$310,000	Public service activities other than Low/Moderate Income Housing Benefit: 1,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Preventing and Ending Homelessness	2025	2026	Homeless		Affordable Housing Homeless Services	ESG: \$213,877	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 50 Persons Assisted Street Outreach: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Planning and Administration	2025	2026	Planning and Administration		Affordable Housing Economic Development Homeless Services Housing Rehabilitation Neighborhood Stabilization Public Facilities and Public Park Improvements Public Infrastructure Improvements Public Services	CDBG: \$460,000 HOME: \$87,617 ESG: \$17,341	Other: 1 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the Inventory of safe, Affordable Housing
	Goal Description	Addressing the insufficient supply of decent, safe and affordable housing by: <ul style="list-style-type: none"> ▪ Financing for affordable housing developers to support acquisition and rehabilitation of residential units; ▪ Supporting and funding Community Housing Development Organizations for affordable housing projects.
2	Goal Name	Improve the condition of Housing- Rehabilitation
	Goal Description	Operating the following programs: <ul style="list-style-type: none"> ▪ Emergency Repair program that restore/enhance the residential housing stock; reduce high energy costs; ▪ De-leading Program ▪ Housing Accessibility Program ▪ Housing Rehabilitation
3	Goal Name	Support Homebuyers with Assistance
	Goal Description	Providing downpayment and closing cost assistance as well as rehabilitation assistance or gap financing.
4	Goal Name	Improve Public Facilities and Parks
	Goal Description	Investing in public facilities and public parks, including Dias Field and the Ashley Park Playground.
5	Goal Name	Improve Public Infrastructure
	Goal Description	Making improvements to Public Infrastructure including street, sidewalks, lighting, ramps and commercial corridors are not anticipated for this fiscal year.
6	Goal Name	Support Neighborhood Stabilization
	Goal Description	Undertaking/supporting projects 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 in the Clasky neighborhood area.
7	Goal Name	Expand Economic Development Opportunities
	Goal Description	Supporting economic development programming to assist and support: <ul style="list-style-type: none"> ▪ Small business and microenterprise technical assistance and loans ▪ Business façade improvements
8	Goal Name	Provide Essential Public Services
	Goal Description	Supporting a range of public services to low- and moderate-income households.

9	Goal Name	Preventing and Ending Homelessness
	Goal Description	Ensuring homeless prevention and assistance programs by supporting: <ul style="list-style-type: none"> ▪ Emergency Shelters ▪ Homeless Prevention programs ▪ Rapid Rehousing programs ▪ Street Outreach efforts.
10	Goal Name	Planning and Administration
	Goal Description	Undertaking Planning and Administration activities in support of all established goals.

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 and moderate-income families to whom the City of New Bedford anticipates providing affordable housing as defined in HOME 91.315 (b)(2) through the use of CDBG and HOME funds. The city intends to continue using HOME funding to provide down payment/closing cost assistance and gap financing to low-moderate income families. HOME funds will be utilized to develop approximately 40 affordable rental units through scattered sites which will leverage Low Income Housing Tax Credits. CDBG funds are anticipated to continue to be used 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	35
HOME supported development of Rental Housing	35

Low-Income

CDBG funded Owner-Occupied Rehab Program	40
HOME funded First Time Homebuyer Program	3
HOME supported development of Rental Housing	40

Moderate income

CDBG funded Owner-Occupied Rehab Program	25
HOME funded First Time Homebuyer Program	22

Projects

AP-35 Projects – 91.220(d)

Introduction

For this first year of the Consolidated Plan, the City has allocated funding that addresses unmet priority needs while continuing commitments to successful programs and multi-year initiatives. The HOME Rehabilitation program is a long-standing, successful effort that addresses an acute need for housing as identified in the 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 the improvement of 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 25 - 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 of New Bedford's investment of CDBG funds is based on whether the activity falls within a City funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity. CDBG and HOME resources are allocated to maximize the benefits within target areas. While public infrastructure, parks, open space and public facility type projects are exclusively within targeted areas, other strategic investments are made for the benefit of low-moderate income residents throughout the City. To meet high priority needs of the community such as job creation and economic development, it may be necessary to invest outside low/moderate census tracts.

Emergency Solutions Grant (ESG) funding is dedicated to meeting the needs of homeless or at-risk households, wherever they are located. Shelter operation funds go to the geographic location of the eligible shelters. After the CoC and the City determine priorities, specific funding allocations are made through an online application process.

AP-38 Project Summary

24 CFR 91.220(d)

1	Project Name	PUBLIC SERVICES
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Provide essential Public Services Homeless Services
	Needs Addressed	Public Services Homeless Services
	Funding	CDBG: \$310,000
	Description	Funding of various public service agencies which serve the needs of the youth, elderly, disabled, homeless and LMI individuals.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,000 people will benefit
	Location Description	Citywide
	Planned Activities	Planned activities include Youth Services: (Community Boating Center, Dennison Memorial, Rec Employment program, Dream Out Loud, GNB Boys & Girls Club, Marion Institute, NB Whaling Museum, SeaLab, Youth Opportunities, YWCA), Senior Services: (Coastline, Dept of Community Services, PACE), as well as IAC, NeighborWorks, and South Coast Counties Legal Services.

2	Project Name	INFRASTRUCTURE IMPROVEMENTS
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$0
	Description	Infrastructure improvements throughout the City
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	No funds allocated to Public Infrastructure Improvements.
	Location Description	
	Planned Activities	

3	Project Name	CLEARANCE ACTIVITIES
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Neighborhood stabilization
	Needs Addressed	Neighborhood stabilization
	Funding	CDBG: \$0
	Description	Demolition and/or neighborhood improvements to clean up spot blight areas around the City of New Bedford
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Various neighborhood improvements
	Location Description	City
	Planned Activities	Demolition of unsafe, blighted structures

4	Project Name	PUBLIC FACILITY & PLAYGROUND IMPROVEMENTS
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Public Facilities and Parks
	Needs Addressed	Public Facilities and Public Park Improvements
	Funding	CDBG: \$749,063
	Description	Playground and Park renovations to the following locations: Dias Field.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5,000 people will benefit
	Location Description	New Bedford Women's Center (Confidential Location) Dias Field – Park (395 Mt. Pleasant)
	Planned Activities	Shelter fencing and windows Dias Field project includes renovations of the existing public park.

5	Project Name	HOUSING & REHAB PROJECTS
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Improve the condition of Housing- Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$595,000
	Description	Funding for housing & rehab projects administered by the Office of Housing & Community Development
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15 low-, extremely low-, and moderate-income households will benefit
	Location Description	Citywide
	Planned Activities	Rehab projects to assist units, tenants and homeowners with handicapped accessibility, de-leading, emergency repairs and service delivery.
	Project Name	HOUSING & REHAB PROJECTS – RLF FUNDED
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Improve the condition of Housing- Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$25,000
	Description	Revolving loan fund (RLF) for housing & rehab projects administered by the Office of Housing & Community Development
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	5 low-, extremely low-, and moderate-income households will benefit
	Location Description	Citywide
	Planned Activities	Emergency Repair grant program and low interest/deferred loans to rehabilitate homes for LMI homeowners.
6	Project Name	ECONOMIC DEVELOPMENT
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Expand Economic Development opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$460,000
	Description	Economic development activities for business assistance and job creation/retention. Also, façade improvements
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 businesses assisted with storefront grants for façade improvements, 2 jobs will be created or retained and 10 microenterprises assisted.
	Location Description	Citywide
	Planned Activities	Storefront assistance for businesses and economic development loans for the purposes of job creation/retention.

7	Project Name	PLANNING & ADMINISTRATION
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Planning and Administration
	Needs Addressed	Affordable Housing Housing Rehabilitation Economic Development Public Facilities and Public Park Improvements Public Infrastructure Improvements Neighborhood Stabilization Public Services Homeless Services
	Funding	CDBG: \$460,000
	Description	Administration & planning associated with the CDBG program.
	Target Date	6/30/2026
	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 25 - NEW BEDFORD
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Homeless Services Planning and Administration
	Needs Addressed	Homeless Services
	Funding	ESG: \$231,218
	Description	Emergency Solutions Grant programs to assist with Rapid Re-housing, Homeless Prevention, Emergency Shelter, Street Outreach & Administration
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	120 people will be served
	Location Description	Citywide
	Planned Activities	Administration, shelter operation support, street outreach, homeless prevention and rapid rehousing activities.

9	Project Name	HOME ACTIVITIES (UNITS CONSTRUCTED)
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Increase the Inventory of safe, Affordable Housing Improve the condition of Housing- Rehabilitation Homebuyer Assistance
	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	HOME: \$120,000
	Description	HOME funded housing activities
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	7 households will benefit
	Location Description	CITYWIDE. Program Administered at 608 Pleasant Street New Bedford MA
	Planned Activities	Construction and rehab of rental units, financial assistance to new homeowners
	Project Name	HOME ACTIVITIES (RENTAL UNITS REHABILITATED)
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Increase the Inventory of safe, Affordable Housing Improve the condition of Housing- Rehabilitation Homebuyer Assistance
	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	HOME: \$1,892,383
	Description	HOME funded housing activities
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 households will benefit
	Location Description	CITYWIDE. Program Administered at 608 Pleasant Street New Bedford MA
	Planned Activities	Rental Units rehab assistance and rental housing development to benefit LMI households

Item #9 continues the following page.

9	Project Name	HOME ACTIVITIES (DIRECT FINANCIAL ASSISTANCE TO HOMEOWNERS)
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Homebuyer Assistance
	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	HOME: \$100,000
	Description	HOME funded housing activities
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	5 households will benefit
	Location Description	CITYWIDE. Program Administered at 608 Pleasant Street New Bedford MA
	Planned Activities	Down payment and closing cost assistance
10	Project Name	HOME ADMINISTRATION
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Planning and Administration
	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	HOME: \$87,617
	Description	Administration costs associated with the HOME Program
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide assistance. Administration offices located at 608 Pleasant Street
	Planned Activities	Administration of all HOME Funded activities including First Time Home Buying Counseling.

AP-55 Affordable Housing 24 CFR 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: Hillman Firehouse Restoration and Cruz Development Scattered Sites.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	40
Special-Needs	0
Total	50

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	7
Rehab of Existing Units	28
Acquisition of Existing Units	5
Total	50

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

Discussion

The city will continue to create affordable housing opportunities in the City of New Bedford through increased homeownership opportunities, renovation of the existing housing stock, and new development while decreasing the number of households with housing cost burdens. The city will make applications for its housing programs available on the City's website and at the Office of Housing and Community Development. Staff are available to provide assistance in completing applications

AP-60 Public Housing 24 CFR 91.22(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 1749 Federal public housing units (HUD) and 759 state aided units the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), NBHA services over 6,000 individuals by providing safe, well maintained, and affordable housing units. In addition, NBHA administers over 1900 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:

- Continue to use the latest completed Capital Needs Assessment to inform the selection of priority capital needs for all federally funded projects;
- Though the Housing Authority has exceeded the requirements and supply of the Section 504 compliance housing units VCA, it continues to make upgrades for the benefit of all tenants with lever handle hardware, added site railings, and other site improvements including removal of tripping hazards and additional lighting.
- Develop a Sustainability and Climate Action Plan that builds on the initiatives we have utilized to date and extends into the future to meet ever-changing requirements. Continue to pursue energy conservation through initiatives such as EOHLC Sustainability Grants. Begin phasing of converting gas stoves to electric. Perform upgrades to parking areas including storm water management.
- Modernize properties through targeted initiatives such as the installation of new windows, doors, roofing, and siding, and continuing to partner with EOHLC on their HILAPP program.
- Perform electrical and fire alarm upgrades at multiple properties to bring the systems into compliance with updated code requirements.
- Perform heating upgrades to replace aging systems electrifying where possible.

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

The NBHA remains committed to improving the lives of its public housing residents. 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

N/A

Discussion

See above.

AP-65 Homeless and Other Special Needs Activities

24 CFR 91.220(i)

Introduction

In May of 2024 the Greater Bristol County Attleboro Taunton CoC (MA-519) merged into the former New Bedford Continuum of Care (MA-505) becoming today's MA-505 known colloquially as the "Bristol County Continuum of Care" or the "BCCC." The BCCC is a collection of over 70 agencies, individuals, those with lived experience and community organizations that advocate on behalf of those experiencing homelessness and those seeking assistance to prevent their homelessness. This is done by enlisting the cooperation of providers to improve access to existing public resources, maintain statistical data on the homeless population and provide supportive services and empowerment strategies to facilitate the integration of these families and individuals into the community through a compassionate Continuum of Care (CoC).

Describe the one-year jurisdiction's goals and actions for reducing and ending homelessness including:

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

The BCCC, operates a CoC-wide centralized coordinated intake and assessment system (Coordinated Entry System or "CES") and has a professional Street Outreach Team in place within the City of New Bedford. Both of these systems/interventions effectively reach out to/with those experiencing homelessness and assess individual needs.

As grantee recipient of CoC funding, the city has contracted with subrecipient Community Counseling of Bristol County (CCBC) to operate the CES. The CES Team operates and provides an initial comprehensive assessment of the needs of individuals at numerous points of entry. Additionally, referrals to the state telephonic system through MA Executive Office of Housing & Livable Communities (EOHLC) are made for families experiencing homelessness as is part of the requirement under the Commonwealth's right-to-shelter status for families. In addition to the CES, unsheltered people within New Bedford are met by an Emergency Solutions Grant (ESG) funded Street Outreach Team through subrecipient Steppingstone; that Team moves throughout the city and works collaboratively with multiple service and municipal agencies to

ensure appropriate movement into shelter or other housing settings.

- **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City of New Bedford has two several dedicated emergency shelters. For individuals, there is a shelter for males (Sister Rose House) and a shelter for females (Grace House). Individuals fleeing domestic violence/sexual predation may also access shelter/transitional housing through the New Bedford Women's Center and veterans in need of shelter/transitional housing may access that through the Veterans Transition House. Families in need of emergency shelter must access New Bedford family shelter through the state's EOHLC. Within the city there is both a congregate family shelter (Harbour House) and scattered site family shelter (HOUSE Program). Unaccompanied youth are supported through transitional scattered site housing units throughout the Fall River/New Bedford area. A priority of the BCCC is to move families and individuals out of emergency shelter to appropriate permanent housing—either relying on rapid rehousing or moving directly into permanent housing—with services, if needed, as quickly as possible. In support of this, 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 its ESG funds to support the prevention of homelessness to keep those households at risk of becoming homeless, stably housed and to ensure the 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 ensures that the most vulnerable chronic homeless individuals and families will be prioritized and more quickly and appropriately placed in permanent housing settings based on scored vulnerability.

Additionally, within the city there are a variety of active organizations that provide housing and wraparound services for differing subpopulations. The Veterans Transition House operates transitional and permanent housing programs and services for veterans and their families. Catholic Charities of the Fall River Diocese 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 Community Development Block Grant (CDBG) and ESG funding while CoC members rely on a range of funding sources including state resources; the Massachusetts Emergency Assistance Shelter Program, HomeBASE, and the Residential Assistance for Families in Transition (RAFT) program 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:

Within its recently published and CoC adopted plan to address homelessness prepared by the Technical Assistance Collaborative (TAC), “Homelessness in New Bedford: Assessing the MA-505 Continuum of Care Response to Homelessness,” the city established broad goals through which it seeks to guide its policy and resource allocations. These goals, broken into five broad categories, include:

- **Diversify Housing and Services**
 - Expand permanent supportive housing supply for individuals with high service needs.
 - Leverage Medicaid, medical respite and hospital partnerships.
 - Expand rapid rehousing and flexible and respite care models to meet a wider range of housing needs.
 - Shift shelter and emergency service models to non-congregate, service-rich programming.
 - Provide flexible financial assistance to prevent homelessness or quickly resolve a housing crisis.
- **Use Policy Levers to Maximize Housing Resources**
 - Enforce landlord requirements and implement incentives.
 - Leverage the Violence Against Women Act (VAWA) for housing retention among survivors.
 - Partner with Housing Authorities to set homeless preferences.
 - Target affordable housing development at all income levels with set-asides for people exiting

homelessness and a pipeline of targeted permanent supportive housing.

▪ **Regionalize the Provision of Services**

- Invest in communication for better coordination both within the CoC and in external messaging.
- Make adjustments to the Coordinated Entry process to improve match with housing opportunities.
- Offer more one-stop programming in existing providers and establish a regional center with smaller satellite centers in each municipality.
- Standardize trauma-informed response in law enforcement.

▪ **Invest in the Service Provider Workforce**

- Provide the existing workforce with best practice training and tools.
- Diversify and build leadership capacity among youth, people with lived experience and agency partners.
- Shift success measures to center actions within staff control.

▪ **Strengthen CoC Governance**

- Deepen partnership with people who are now experiencing or have formerly experienced homelessness.
- Use data to help inform decision-making and drive resources.
- Develop and dedicate resources to the CoC leadership and initiatives.

AP-75 Barriers to Affordable Housing

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 and Federal program regulations.
- 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 continue to promote affordable housing through the utilization of tax takings and working with other initiatives, such as the “Receivership Program” to identify 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 works cooperatively with private developers, non-profit developers, and community groups to develop initiatives for new affordable housing opportunities, including the use of the Low-Income Housing Tax Credit (LIHTC) program and other available programs whenever possible, throughout the city.

AP-85 Other Actions

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 ready to proceed, able to make immediate impact to low- and moderate-income persons. Eligible projects selected through the Planning process included 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, accessibility and de-leading programs as well as economic development initiatives. The City utilizes its annual allocation to address blighted homes, (rehabilitation/redevelopment, disposition of tax title properties, demolition, and to encourage buyers to purchase in New Bedford (homebuyer education, down payment assistance). The city has created and leads a Housing Task Force to address properties experiencing code issues and general blight.

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

Anticipated challenges in meeting underserved needs in the coming year primarily arise from an increasing demand for program activities combined with decreasing amounts of funding. While the short term and long-term impact at this time remains unknown, the effects of the COVID-19 pandemic that exacerbated that gap amidst increased needs and limited resources continue to linger. Recognizing this, the city will work to maximize its resources and efficiency to ensure the greatest impact, doing so by undertaking the following actions toward increasing resources:

- The city's Office of Housing & Community Development (OHCD), as part of the annual Action Plan process, conducts public outreach meetings for all organizations applying for CDBG, ESG, HOME and CoC funding. These public meetings include detailed PowerPoint presentations that provide a complete overview of federal regulations, the city's priority funding goals, and most importantly, an opportunity for public input. All public meetings convened by the OHCD will continue to focus and facilitate discussion with all participating agencies and organizations parties to define the key community needs in New Bedford and to identify gaps in service, and to brainstorm potential strategies to address needs and gaps. The public meetings are also designed to foster dialogue among agencies/departments to enhance collaboration and the sharing of information.

- The OHCD will continue to provide extensive technical assistance to nonprofit agencies and private partners to enable them to compete for federal funding. This is accomplished through technical assistance workshops that provide an overview of the grant application process.
- The city will continue to maintain advocacy with federal and state partners to increase federal and state support for priority city projects and initiatives.
- The city will continue to ensure that selected public improvement projects are ready to proceed. Often, public works projects can encounter numerous delays due to public processes, 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

Housing cost burden remains the most prevalent problem related to housing in New Bedford, driven by the community's high rate of extreme poverty and increases in housing costs. The city will continue to prioritize housing programs and developments with the goal of preserving, producing, and improving affordable housing. The city will continue to operate its successful housing programs including the emergency repair program, housing accessibility program, de-leading program, and home repair loan program. The City will additionally use HOME funds to support first time home buyers and 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. In addition, the City is a recipient of HUD's Lead Hazard and Healthy Homes Grant funds. The City is targeting these funds to households with lead paint hazards and where children under the age of six (6) years old reside that are determined to be the most at risk. The City utilizes CDBG funds as a match source for the Lead Paint and Healthy Homes projects. The City has also allocated CDBG funds to a home rehabilitation program that includes lead paint abatement. In addition, the city will ensure compliance with HUD and MA lead laws on all homebuyer assistance and developer-driven projects, homeowner and rental. Specific actions to reduce the number of housing units containing lead-based paint hazards will include:

- Mandatory lead paint remediation within rehabilitation specifications for all multifamily projects.
- Administration of the lead paint reimbursement grant program and the HUD Lead Hazard and Healthy Homes Grant.

Actions planned to reduce the number of poverty-level families

The City of New Bedford continues to have high concentrations of poverty. The city has identified the need to provide employment training to enable families to make the transition from receiving public assistance to becoming self-sufficient. Although the unemployment rate has decreased since it experienced higher rates resulting from the COVID-19 pandemic, the city will continue closely monitoring the changing situation and may need to make adjustments to its strategy during this program year.

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

- Focus on economic growth and investment in high poverty areas;
- Improvement in housing conditions often linked to poor health;
- Emphasis on identification and removal of barriers to education and employment;
- CDBG funding for family and youth supportive services such as childcare, job training, after-school programs, and recreation programs.
- Support small businesses, creating or retaining jobs that target low- and moderate-income individuals.

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

Actions planned to develop institutional structure

The OHCD collaborates with the city's Planning Department, Department of Public Facilities, Department of Public Infrastructure and the New Bedford Economic Development Council to ensure a coordinated approach to the delivery of services that assist low- and moderate-income areas throughout the city. OHCD is the lead department for the development and implementation of the Annual Action Plan (AAP). During the development of the Plan, the OHCD consulted with key stakeholders, City Departments, and neighboring communities. The utilization of this broad base of organizations will assist the City in addressing its community development, housing, homeless and special needs objectives.

Throughout the implementation of the AAP, the OHDC will continue to coordinate with these partners to further the goal of improving the quality of life for low- and moderate-income residents.

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

The city benefits from a strong network of both New Bedford-based providers as well as a network of housing and human services providers extending through the region. The city will continue to be actively engaged in Regional Workforce initiatives and the Fall River-New Bedford Housing Partnership, as well as continue to

coordinate and promote programs such as the MassHousing Programs and the MHP “ONE” Program. In addition, the Bristol County Continuum of Care will remain actively supported by the Office of Housing and Community Development who serves as its Collaborative Applicant, HMIS Lead and administrator.

Discussion:

Through its ongoing strategic work, the City has achieved consensus on priority initiatives, organizational roles, and desired outcomes. The Five-Year Consolidated Plan identifies opportunities to invest federal block grants in support of the city's vision. New Bedford is actively pursuing economic development opportunities that capitalize on its strategic location and reflect market opportunities in the current economy, it continues to support housing programs and human services programs, and it will continue to make capital investments that improve the quality of life for all New Bedford residents.

Program Specific Requirements

AP-90 Program Specific Requirements

24 CFR 91.220(l)(1,2,4)

Introduction

The City of New Bedford, as an entitlement jurisdiction, receives a Community Development Block Grant, Home Investment Partnership Act, and Emergency Solutions Grant from the U.S Department of Housing and Urban Development. (*HOME-ARP funding which will be expended over the coming year was awarded to the city and discussed in the FY21 Action Plan*). In addition, the City receives Program Income throughout the year and these funds into eligible projects as further detailed within the Consolidated Plan and Annual Action Plan. Described below are the Program Specific Requirements for each of these programs. The City receives CDBG and HOME funds on an annual basis.

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	\$0
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:	\$0

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. (This plan covers FY2025).	100.00%

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 of New Bedford will continue to provide direct assistance in the form of HOME loans to assist low-to moderate-income homebuyer applicants afford homeownership under its Affordable Housing Programs. HOME loans are secured with a recorded deed and a promissory note and a HOME participation agreement between the borrower and the city, and an affordable housing restriction, if required for multi-family properties. The City has elected to use the recapture option to comply with the Affordability requirements under §92.254 of HOME rules. The initial buyer must reside in the home as his/her principal residence for the duration of the period of affordability, according to the HOME rules. Pursuant to 24 CFR 92.254(a)(5)(ii), the city requires that the amount of the direct HOME assistance to the buyer be recaptured if:

All or any part of the property or any interest in it is sold, conveyed or transferred during the prescribed Period of Affordability as described in Homebuyer Participation Agreement. The amount of direct HOME assistance is the total amount of HOME assistance that enables the buyer to purchase the unit, including: down payment and closing cost assistance and the amount that reduces the purchase price from fair market value to an affordable price. The city shall recapture the direct HOME assistance loaned from the net proceeds available from the sale of the HOME-assisted property on a shared equity basis, according to a predetermined formula in the promissory note to the homebuyer. The net proceeds are the sales price minus the repayment of all other mortgage debt senior to city's loan (other than the city funds) and closing costs.

The city's Recapture Provisions are in Appendix II.

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:

For HOME-funded affordable housing development projects, the city records a HOME Deed Restriction against the property that places a covenant and use restriction. The covenants and restrictions are for the benefit and protection of the city, and enforceable by the city, and bind the current borrower, its successors, assigns, transferees and future owner(s) of the property. The borrower agrees on behalf of itself and its successors and assigns, and each future owner of the property to adhere to all requirements of the HOME Program during the period of affordability. The requirements include, by way of example, but are not limited to: (1) requirements related to rent limitations; (2) requirements related to tenant income, and any required reporting and certification requirements; (3) requirements related to the provision of HOME Program-required tenant and participant protections; (4) requirements related to HOME Program nondiscrimination requirements and Affirmative fair housing marketing requirements.

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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Although the City does not use HOME funds for TBRA, it has recently contracted with a Subrecipient to undertake HOME-ARP funded TBRA activities. Relative to preferences, the city's HOME-ARP TBRA Tenant Selection Policies and Criteria cite the following:

- There shall be no preferences governing the TBRA process. (Preferences cannot violate any applicable fair housing, civil rights and nondiscrimination requirements including, but not limited to, those requirements listed in 24 CFR 5.105(a).)
- TBRA arising out of HOME-ARP funds will be available to all Qualified Populations including elderly and medically fragile individuals and families.
- All TBRA prospective clients meeting the definition of Qualifying Populations according to the HOME-ARP NOTICE and must be referred through the New Bedford Coordinated Entry process. If a prospective qualifying individual or family presents directly to the agency administering TBRA

without having first gone through Coordinated Entry, that agency will immediately notify Coordinated Entry staff and advise them so that proper documentation, releases, and data entry^[1] can be completed.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Not applicable: the City does not use HOME funds for TBRA and its HOME-ARP funding does not have a preference for those with disabilities, exclusively.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

The city will, where applicable, apply a local preference for rental housing projects under HOME in a manner consistent with the requirements of the laws under 24 CFR 5.105(a). The city does not use preferences or limitations for rental housing projects under HOME-ARP.

Emergency Solutions Grant (ESG)

Reference 91.220(l)(4)

- 1. Include written standards for providing ESG assistance (may include as attachment)**
Standards are within the Appendices.
- 2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

Community Counseling of Bristol County (CCBC) has been running the MA-505 CoC's coordinated entry program since late 2023. Included within the Appendices is a copy of the Coordinated Entry Operational Standards adopted by the CoC in December 2024.

^[1] All clients receiving TBRA funding through HOME-ARP will be entered into the New Bedford HMIS.

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 application is issued and made available through an online portal, applications are solicited and evaluated against specific criteria and a draft Action Plan is developed that includes proposed activities/funding levels. Following a 30-day public comment period the City Council takes action to adopt the Action Plan. An Orientation Workshop is conducted by OHCD staff to advise/assist subrecipients relative to expectations and requirements followed by the development and execution of a subrecipient agreement by the receiving entity and the city. Program award years begin July 1st and conclude June 30th. The entire process is 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. The ESG subrecipient agreement requires the involvement of homeless/formerly homeless in authentic and meaningful operational decision-making.

5. Describe performance standards for evaluating ESG.

Standards are within the Appendices. Additionally, performance standards are included within individual ESG Subrecipient Agreements.

Attachments

1	Data Source Name Housing Problems
	List the name of the organization or individual who originated the data set. City of New Bedford Office of Housing & Community Development
	Provide a brief summary of the data set. Expands on CHAS data provided by HUD by providing percentages.
	What was the purpose for developing this data set? To determine disproportionate need.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This data is provided by HUD for the Jurisdiction.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? This is 2007 - 2011 CHAS data
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name Housing Problems
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	Provide a brief summary of the data set. Expands on CHAS data provided by HUD by providing percentages.
	What was the purpose for developing this data set? To determine the disproportionate need.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This data is provided by HUD for the Jurisdiction.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? This is 2007 - 2011 CHAS data
	What is the status of the data set (complete, in progress, or planned)? Complete

SOURCE CITATIONS OUTSIDE OF ECON PLANNING SUITE TO BE COMPLETED ONCE ENTERED INTO THE CITY'S IDIS SYSTEM

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City of New Bedford

Consolidated Plan FY2025 – FY2029 and Action Plan FY2025

Appendix I

Citizen Participation Process and Comments

- FY2025 – FY2029 Consolidated Plan and FY2025 Action Plan Calendar
- Outreach and Public Notices
- Public Meeting Minutes
- Public Comments Received
- Letters of Support Received

FY2025 – FY2029 Consolidated Plan and FY2025 Action Plan Calendar



City of New Bedford, Massachusetts Office of Housing & Community Development

Consolidated Plan FY25-FY29 | Action Plan Calendar FY25

Kick Off: Development and public process of the Consolidated Plan October 1.2024

CITIZEN PARTICIPATION

Focus Group Meetings:

Economic Development Focus Group	(10 AM)	November 19.2024
Housing Focus Group	(11 AM)	November 20.2024
Philanthropy Focus Group	(10 AM)	November 21.2024
Youth Focus Group Meeting	(4 PM)	November 21.2024

Neighborhood Association Meetings:

North End Neighborhood Association	6:30pm	January 6.2025
AJ Gomes Neighborhood Association	6:30pm	January 21.2025
Cove Street Neighborhood Association	6.00pm	February 4.2025

SURVEYS

- **Resident Survey** on city website: October 1.2024 - January 17.2024
- **School Survey:** November 1.2024 – November 8.2024
- **Department Head Survey** via email: January 13.2025 - January 17.2025

CITY-WIDE COMMUNITY EVENTS

Thursday, September 12.2024 AHA! Night 5-7.30pm

Community outreach with input station on North Water Street.

Saturday, September 14.2024 Love the Ave Event 5-8.00pm

Community outreach with input station on Acushnet Ave between Nye/Bullard Streets.

Tuesday, October 1.2024 Neighborhood Night Out 4-7.00pm

Community outreach with input station at Carlos Pacheco Elementary School.

Tuesday January 14.2025 at Carney Academy School 6pm

Public meeting conducted to solicit input for Draft FY2025-FY2029 Con/Action Plan; CDBG and ESG Application link is made available.

Wednesday, January 15.2025 at the Office of Housing and Community Dev. 6pm

Public meeting conducted to solicit input for Draft FY2025-FY2029 Con/Action Plan; CDBG and ESG Application link is made available.

CONSOLIDATED PLAN and ACTION PLAN DEVELOPMENT

Friday, January 17.2025

Technical Assistance Workshop to assist in completing and submitting an application via Zoom at 9am.

Friday, February 7.2025

Deadline for all proposals through the online portal (accessible through the OHCD website)

Tuesday, April 1, 2025

Draft FY2025-FY2029 Consolidated/Action Plan FY2025 published and distributed to public locations; distribution of Draft FY2025-FY2029 Consolidated/Action Plan FY2025 to City Council

Tuesday, April 1.2025 – Thursday, May 1.2025

Thirty-day public comment period on DRAFT Consolidated Plan FY2025-FY2029 and Action Plan FY2025

Thursday, May 8.2025

Estimated date of plans before City Council for vote authorizing Consolidated Plan FY2025-FY2029 and Action Plan FY2025

Thursday, May 15.2025

Submission of Final Consolidated Plan FY2025-FY2029 and Action Plan FY2025 to HUD (45 days before start of program year)

Tuesday, July 1.2025

Start of program year.

Revised January 9.2025

Outreach and Public Notices

**The DRAFT version put out for public comment of the
FY2025-FY2029 Consolidated Plan
and FY2025 Action Plan
included the special note provided
on the next page as a preface.**

Consolidated Plan | Annual Action Plan Draft Version

SPECIAL NOTE CONCERNING THE DRAFT VERSION OF THE CONSOLIDATED PLAN and ACTION PLAN

April 1, 2025

This Special Note serves to preface the entire Draft Consolidated Plan FY2025-FY2029 and the Draft Annual Action Plan FY2025 that follows relative to the submission of these plans to the U.S. Department of Housing & Urban Development (HUD) and the FY25 final allocation amounts for these entitlement grants discussed herein.

In accordance with HUD guidance, the City of New Bedford and all grantees/HOME participating jurisdictions may *not* submit these plans until the actual grant amounts have been determined and announced by HUD.

Estimated Allocation Amounts. As of the publication of these draft plans on April 1, 2025 for the required 30-day Public Comment Period, FY25 allocation amounts had not yet been received from HUD¹. Given this, every figure provided within the proposed budgets in these plans is estimated and subject to change once HUD announces the final allocation amounts the city will receive. This was similarly made clear to those with whom consultations were undertaken, focus groups conducted and public outreach was made during the plan's development.

The estimated CDBG, ESG and HOME allocations presented in the draft are based on anticipated 10% reductions from the city's 2024 allocations.

Contingency Provision. Because estimated amounts have been used in the Annual Action Plan draft, the city will have to adjust its plan to match its actual allocation amounts once those become known. New Bedford's specific contingency provisions include:

- Should the actual allocation for CDBG funding differ than estimated in the draft, the Office of Housing and Community Development Playground Improvements project will be increased or decreased accordingly.
- Should the actual allocation for ESG funding be higher than estimated in the draft, additional funding will be proportionately allocated to the two Homeless Prevention Activities.
- Should the actual allocation for ESG funding be lower than estimated in the draft, funds for all activities will be proportionately decreased.
- Should the actual allocation for HOME funding differ than estimated in the draft, funds for all activities will be proportionately adjusted.

The following DRAFT Consolidated Plan and DRAFT Annual Action Plan therefore provides estimates of funding allocations that will be updated as noted under the contingency provisions presented herein.

¹ A consequence of not having the final HUD allocation grant amounts during the public comment period and draft review is the city's inability to fully complete all of the HUD required certifications found in Appendix III of this material. Once the final allocations are announced, those figures will be incorporated into those documents and signed prior to plan submission to HUD.

Advertising Availability of the Community Survey (Spanish)

Vocero Hispano Newspaper

Published 1.24.2025

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4 PERSONS-	\$97,800 (80%)

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(ASSET LIMIT OF \$75,000) AVAILABLE TO FIRST TIME HOMEBUYERS

Public Information Meeting Via Zoom:

6:30 p.m., Monday, Feb. 18, 2025 | Zoom.com - Meeting ID: 862 2295 6130 Passcode: 841334

Application Deadline:

March 17, 2025

Lottery Via Zoom:

3:00 p.m., Friday, Apr. 18, 2025 | Zoom.com - Meeting ID: 810 4580 3538 Passcode: 803162

APPLICATIONS AND FINANCIAL DOCUMENTS MUST BE MAILED TO:

MCO Housing Services, P.O. Box 372, Harvard, MA 01451
PHONE: 978-456-8388 / FAX 978-456-8986

Overnight/Drop Off: 206 Ayer Road, Harvard, MA 01451
Email: lotteryinfo@mcohousing.com

APPLICATIONS AND INFORMATION AVAILABLE

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ONLINE AT: www.mcohousing.com

OR BY REQUEST AT: 978-456-8388 or lotteryinfo@mcohousing.com
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6A | FRIDAY, JANUARY 31, 2025 | THE STANDARD-TIMES | SERVING THE SOUTHCOAST COMMUNITY

O JORNAL

Márcia da Ponte named president of the Great Feast of the Holy Ghost

Lurdes C. da Silva
 O JORNAL
 USA TODAY NETWORK

FALL RIVER — With her articulate, down-to-earth demeanor and nearly a decade worth of diplomatic and governmental advisory experience, Márcia Sousa da Ponte recently took the oath as president of the Great Feast of the Holy Ghost of New England, becoming the first woman to lead its organizing committee since the celebration's inception in 2002.

Although she is proud of achieving this unprecedented milestone, da Ponte said she rather stood out for her leadership, vision and motivation than for being the first woman to assume this role.

"The fact I am the first woman is what I value the least about this," she told O Jornal. "All those who have taken on this position have felt the weight and responsibility that comes with it. I take on this position with a great sense of responsibility but also humility, and I hope to have everyone's cooperation."

Da Ponte, who served as the feast's vice-president in 2023 and 2024, said she accepted the challenge of leading the committee for the next two years mainly for three reasons: her faith in the Holy Ghost, her commitment and responsibility to the community and to do her part to preserve Portuguese cultural and religious traditions for future generations, and the promise of becoming president she made to the late Joseph Silva, who passed away last September.

"Our late and greatly missed personal coordinator Joseph Silva, who left us unexpectedly, introduced me to and guided me in my first steps with this organization," said da Ponte, choked with emotion, moments after taking the oath on Jan. 31 at the Cultural Center in Fall River.

"The main goal of the feast has always been to preserve the devotion to the Holy Ghost and bring together the Portuguese community by inviting all the households, associations, music bands and other organizations to take part in it," she added. "It is to give continuity to this goal and devotion that I have accepted to be president."

In his farewell speech, her predecessor Henrique Silva thanked all those who supported him and acknowledged the historical significance enriching this



2025 Great Feast of the Holy Ghost of N.E. installation of officers at the Cultural Center in Fall River, Jan. 31. The new president Márcia Sousa da Ponte and Vice President João Monte pose for a photo with feast council members.

LURDES C. DA SILVA / O JORNAL

year's installation of officers' ceremony. "I can't thank everyone enough who helped me in one way or another over the last two years," he said. "Today is very special day. We're all proud. For the first time in 26 years, a lady will oversee the Great Feast. I hope she's very successful."

When and where will the 2025 Great Feast take place?

The Great Feast will take place at Kennedy Park in Fall River from Wednesday, Aug. 20 to Sunday, Aug. 24. "The annual celebration, which began in 1936 through the work of the late Fall River resident Father Sousa and some of his friends, has been heralded as one of the largest Azorean celebrations in the world. Festivities include an ethnographic parade, distribution of food to the poor, crowning procession, live entertainment and more."

Great Feast is going through a "new reality" and changes may be coming, says new president

The new president said the celebration is going through "a new reality," and is facing new challenges, like many other area organizations.

"There are things we have to sit down and decide," she said. "We all know that times change, and we will need to change and adapt also. I'm a great advocate of changing it for the better rather than let it end. Of course, there will probably be some changes in the way we celebrate the feast."

She said expenses have recently increased substantially as organizers are now required to reimburse the city for police "detail," which last year cost around \$30,000.

"We have challenges and decisions to make," she stressed. "Some changes are necessary and imperative, if we are to survive. We can only succeed, if we unite and work together... Your presence, participation and contribution are the pillars we need to build up this celebration. With all of us working together, we can make sure that future generations can learn and enjoy what we have from those that were here before us."

She believes the feast will follow the same format and schedule for the next part.

"There will probably be a change regarding the closing banquet (usually held at White's of Westport), which is almost obligatory because we have to set priorities," she said. "Our priority at the Great Feast is charity. And to be able

to support this, we have to have enough funds to be able to distribute 365 free petiscos (offerings of bread, meat, and other food items to the needy), and we all know how much all this costs. The Holy Ghost soup is also served free of charge. We're probably going to stop doing other things to concentrate for what really matters and what the Holy Ghost is all about."

Who is Márcia Sousa da Ponte?

Born and raised in Ilhéu de Póvoa, São Miguel, Azores, da Ponte is a graduate of the University of the Azores, where she earned a degree in Business Administration.

She began her professional career as an accountant and certified public accountant, advising businesses on their financial operations and preparing business development plans and applications for European Union economic development incentive programs. She was also an instructor at several professional and vocational schools from 1999 to 2004.

In 2008, she moved to Rhode Island and began working at the Vice-consulate of Portugal in Providence as a technical administrator. In 2014, she was appointed Vice-Council by the Secretary of State for Portuguese Communities, serving until 2020.

Currently, she is a consultant at Portugal Solutions, a business that serves the Portuguese and Latino-American communities in a variety of areas, ranging from notary services and assistance with the Portuguese and American citizenship process to civil, commercial and property registration in Portugal and preparation of Powers of Attorney for Portugal.

She serves on the Council of the Portuguese Communities and the Council of the Azorean Diaspora, advisory boards to the Portuguese Government and Regional Government of the Azores, respectively.

She is active in several Portuguese-American cultural organizations and a member of the Board of Directors of the Rhode Island Day of Portugal Committee.

She resides in East Providence with her husband Daniel and their children.

See FEAST, Page 7A

Grupo Amigos da Terceira to take part in Carnaval festivities

Lurdes C. da Silva
 O JORNAL
 USA TODAY NETWORK

PROVIDENCE — The Centro Comunitário do Grupo Amigos da Terceira

Under the leadership of New Bedford resident Victor Santos, the Portuguese-based organization has put together a group of singers and instrumentalists to take part in the island's Carnaval.

It will be the first time that a group from the diaspora will take part in the island's Carnaval, said Santos. Carnaval is one of the



Victor Santos performs with the Grupo Amigos da Terceira troupe during a previous Carnaval celebration. O JORNAL FILE

have never taken part in a Balada de Carnaval," said Santos, who wrote the script and songs they will be performing and is also directing the troupe.

Wishing to maintain the element of surprise, Santos did not elaborate on details regarding costumes or plot.

The group will be in Terceira from Feb. 4 to 27 for 30 performances all over the island, including three at charitable institutions, which will take place over the three weekends leading up to Carnaval, which this year is celebrated on March 4.

Fundraising dinner

Travel expenses and Carnaval costume costs can be high. To help cover the costs associated with the group's trip to Terceira, a fundraising dinner party will be held on Feb. 1 at Centro Comunitário do Grupo Amigos da Terceira, located at 15 Monument Dr., Pawtucket. Entertainment will be provided by Tony Rodrigues. Tickets are \$35 for adults and \$15 for children ages 5-10. For more information about this event or to make reservations, contact Santos at 401-230-7133.

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 Prefeito Jonathan F. Mitchell
 Sábena da Habitação e Desenvolvimento Comunitário
 Joana Amorim, Director

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O JORNAL

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Lardee C. da Silva
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Although she is proud of achieving this unprecedented milestone, da Ponte said she rather stood out for her leadership, vision and motivation than for being the first woman to assume this role. "The fact I am the first woman is what I value the least about this," she told O Jornal. "All those who have taken on this position have felt the weight and responsibility [that comes with it]. I take on this position with a great sense of responsibility but also humility, and I hope to have everyone's cooperation."

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"Our late and greatly missed general coordinator Joseph Silva, who left us unexpectedly, introduced me to and guided me in my first steps with this organization," said da Ponte, choked with emotion, moments after taking the oath on Jan. 12 at the Cultural Center in Fall River.

"The main goal of the feast has always been to promote the devotion to the Holy Ghost and bring together the Portuguese community by inviting all the households, associations, parishes, bands and other organizations to take part in it," she added. "It is to give continuity in this goal and devotion that I have accepted to be president."

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2025 Great Feast of the Holy Ghost of N.E. Installation of Officers at the Cultural Center in Fall River, Jan. 12. The new president Márcia Souza da Ponte and Vice President João Monte pose for a photo with Fiscal Council members. (Lardee C. da Silva, O Jornal)

year's installation of officers ceremony. "I can't thank everyone enough who helped us in one way or another over the last two years," he said. "Today is very special day. We're all proud. For the first time in 38 years, a lady will oversee the Great Feast. I hope she's very successful."

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She began her professional career as an economist and certified public accountant, advising businesses on their financial operations and preparing business development plans/propose for European Union economic development incentive programs. She was also an instructor at several professional and vocational schools from 1999 to 2004.

In 2008, she moved to Rhode Island and began working at the Vice-consulate of Portugal in Providence as a technical administrator. In 2014, she was appointed Vice-Consul by the Secretary of State for Portuguese Communities, serving until 2018.

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See FEAST, Page 7A

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Lardee C. da Silva
 O Jornal
 USA TODAY NETWORK

PAWTUCKET — The Centro Comunitário do Grupo Amigos da Terceira will be making history once again this Carnaval (March 3-4).

Under the leadership of New Bedford resident Victor Santos, the Pawtucket-based organization has put together a group of artists and is preparing a parade float for Carnaval in one of the celebrations that attracts the most people in Terceira, Azores.

"It will be the first time that a group from the island's Terceira Carnaval," said Santos.



Victor Santos performs with the Grupo Amigos da Terceira troupe during a previous Carnaval celebration. (O Jornal, via)

refers to a traditional parade performance on the island of Terceira, which typically involves a playful, satirical comedy performed in singing and dancing made up of 24 members.

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have never taken part in a *Balada de Carnaval*," said Santos, who wrote the script and songs they will be performing and is also directing the troupe. Wanting to maintain the element of surprise, Santos did not elaborate on details regarding costumes or plot.

The group will be in Terceira from Feb. 4 to 27 for 30 performances all over the island, including three at charitable institutions, which will take place over the three weekends leading up to Carnaval, which this year is celebrated on March 4.

Fundraising dinner

Travel expenses and Carnaval costume costs can be high. To help cover the costs associated with the group's trip to Terceira, a fundraising dinner/party will be held on Feb. 1 at Centro Comunitário do Grupo Amigos da Terceira, located at 55 Memorial Dr., Pawtucket. Entertainment will be provided by Tony Rodriguez.

Tickets are \$35 for adults and \$15 for children ages 5-10. For more information about this event or to make reservations, contact Santos at 401-230-7133.

Cidade de New Bedford, Massachusetts
 Prefeito Jonathan J. Mitchell
 Subprefeito de Habitação e Desenvolvimento Comunitário
 Adina Araujo, Diretor

Pesquisa Comunitária

Queremos ouvir sua opinião...

Por favor, responda nossa pesquisa agora!

**Plano Consolidado FY2025-FY2029
 Plano de Ação FY2025**

Use este código QR para responder nossa pesquisa de três minutos agora e nos contar o que você acha que nossa comunidade precisa e quais são as prioridades!

Advertising Availability of the Community Survey (English)
Standard Times Newspaper
 Published Tuesday - 2.4.2025

A4 | TUESDAY, FEBRUARY 4, 2025 | THE STANDARD TIMES | SERVING THE NORTHEAST COMMUNITY

Some offer praise, some widely criticize

Peltier commutation draws reaction by Cape and Mass. tribal members

Richard Ramsey
Local news reporter

In 1975, a month from California, to Washington, D.C. to meet on the largest scale, was to present demands to Native American rights. But some participants were also protesting the 1975 anniversary of Native American rights. Leonard Peltier, an activist, was among those protesting the 1975 anniversary of Native American rights. Leonard Peltier, an activist, was among those protesting the 1975 anniversary of Native American rights.

On Jan. 28, then President Joe Biden commuted Peltier's life sentence to 30 years in prison without parole. Biden's decision, which was widely criticized by some Native American leaders, drew praise from others.

"The most poignant thing was that he didn't want to die in prison. He wanted to see his children grow up," said Peltier's son, Leonard Peltier Jr., who is now a member of the U.S. House of Representatives.

As a Congressman, in 2021, Peltier was elected to the U.S. House of Representatives. He is now a member of the U.S. House of Representatives. He is now a member of the U.S. House of Representatives. He is now a member of the U.S. House of Representatives.

He was arrested on June 1, 1977, in connection with the murder of two police officers. He was arrested on June 1, 1977, in connection with the murder of two police officers. He was arrested on June 1, 1977, in connection with the murder of two police officers.

Leonard Peltier Jr.
Local news reporter



Leonard Peltier Jr. (left) and his brother, Leonard Peltier Sr. (right), at a press conference in Washington, D.C., on Jan. 28, 2025, after President Joe Biden commuted Peltier's life sentence.

Peltier's son has been widely criticized for his role in the 1977 murder of two police officers. He has been widely criticized for his role in the 1977 murder of two police officers. He has been widely criticized for his role in the 1977 murder of two police officers.

He has been widely criticized for his role in the 1977 murder of two police officers. He has been widely criticized for his role in the 1977 murder of two police officers. He has been widely criticized for his role in the 1977 murder of two police officers.

and Peltier's son, Leonard Peltier Jr., who is now a member of the U.S. House of Representatives.

"They're not just people who are being punished, they're people who are being punished," said Peltier's son, Leonard Peltier Jr., who is now a member of the U.S. House of Representatives.

Challenged by Peltier's son

Both Peltier's son, Leonard Peltier Jr., and his brother, Leonard Peltier Sr., have been widely criticized for their role in the 1977 murder of two police officers.

They have been widely criticized for their role in the 1977 murder of two police officers. They have been widely criticized for their role in the 1977 murder of two police officers.

Peltier's son, Leonard Peltier Jr., has been widely criticized for his role in the 1977 murder of two police officers. He has been widely criticized for his role in the 1977 murder of two police officers.

What happened at Peltier's trial

The Peltier trial was a highly publicized event. It was a highly publicized event. It was a highly publicized event. It was a highly publicized event.

Peltier's son, Leonard Peltier Jr., has been widely criticized for his role in the 1977 murder of two police officers. He has been widely criticized for his role in the 1977 murder of two police officers.

They have been widely criticized for their role in the 1977 murder of two police officers. They have been widely criticized for their role in the 1977 murder of two police officers.

Native Americans speak out

Native Americans have spoken out against the commutation of Peltier's sentence. They have spoken out against the commutation of Peltier's sentence. They have spoken out against the commutation of Peltier's sentence.

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New Bedford High School Evening Extension

230 Hathaway Boulevard, New Bedford, MA

Trimester III Begins on March 3, 2025.

Courses:
 English I, II, III, IV; Algebra I & II; Geometry; Quantitative Reasoning; Basic Personal Finance; U.S. History I & II; Human Behavior; Biology; Integrated Science; Health; Earth & Space; Digital Media

Registration conducted on a Walk-In Basis:
 February 20, 22, 24, & 26, 2025
 6:00-8:15 p.m. at NBHS Main Office

Late Registration accepted:
 Late Registration March 3, 5, 10, 12, 2025
 6-8:30 p.m. (Additional \$5 late fee per course)

Registration Fee: \$5.00 per course

Tuition:
 \$115.00 per course New Bedford Residents
 \$175.00 per course Non-Residents

Late Fee: \$5.00 per course after Feb. 26, 2025

Payment due at time of registration: personal checks/credit cards NOT accepted.

For more information call:
 Adult Education Information Center
 (508) 997-4511 Ext. 33550/33551 (days) or
 Ext. 20551 (Monday or Wednesday evenings after 6:00 p.m.)

NOTE: Participants are expected to attend all class sessions, complete all assignments, homework, and assessments.

City of New Bedford, Massachusetts
 Mayor William F. Nickel
 Office of Housing & Community Development
 (508) 836-1234

Community Survey

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 Please take our survey now!

**Consolidated Plan FY2025-FY2029
 Action Plan FY2025**

Use this QR code to take our three-minute survey now and tell us what you think our community needs and priorities are!

Advertising Availability of the Community Survey (English)

Standard Times Newspaper

Published Wednesday - 2.5.2025

SOUTHCOSTTODAY.COM | WEDNESDAY, FEBRUARY 6, 2025 | 1A



Trade tensions have escalated over U.S. tariffs with China imposing levies of 15% for U.S. coal and 10% for crude oil among other things. CAROLIN KAMRA/GETTY IMAGES

Tariffs

Continued from Page 1A

Asked about how American consumers and companies should understand the new tariffs at a Tuesday Politico Live event, Peter Navarro, Trump's senior counselor for trade and manufacturing, said, "Let's see what happens with the call today."

Tensions between Beijing and Washington came amid the effective renewal of a trade war between the world's top two economies that began in 2018 during Trump's first term.

The latest levies also follow Trump's offer to a series of last-minute phone calls to give 30-day reprieves on proposed tariffs to Mexico and Canada, the two largest trading partners for the U.S.

But whether China could receive a similar reprieve was "up to the house," Navarro said at the Tuesday event, referring to Trump. "I never get ahead of the ball."

If the plan to impose tariffs remains in place, Navarro said, they would be implemented in a "measured way" that will "benefit the American people." The administration would "localize" tariffs, Trump imposed during his first term, he said.

But in the end, it would be up to Trump. "We're going to let him do his thing," Navarro said, "because by now, it's trust in Trump."

Tariffs are essentially taxes charged on goods imported from another country. They are typically set at a percentage of the goods' value and usually paid by the importer. The extra costs are generally passed on to the consumer.

new tariffs are needed because Beijing is not doing enough to halt the flow of illicit drugs, like fentanyl, a deadly opioid, into the U.S., China disputes that. "China hopefully is going to stop sending us fentanyl, and if they're not, the tariffs are going to go substantially higher," Trump said on Monday.

Trump has acknowledged that Americans could face "some pain" from his tariffs.

China has called fentanyl America's problem and said it would challenge the tariffs at the World Trade Organization and take other countermeasures, but also left the door open for talks. "The U.S. is a relatively small source of crude oil for China, accounting for 17% of its imports last year, worth about \$6 billion."

Trump initiated the trade war with China in his first term because of China's massive U.S. trade surplus. It fit with his "America First" agenda. The resulting 25% tariff on hundreds of billions of dollars worth of goods upended global supply chains and damaged the world economy.

Former President Joe Biden kept some of those tariffs in place and even increased some of them, though his administration targeted China's technology sector.

As part of its Tuesday announcement, China's foreign ministry said it was starting an anti-monopoly investigation into Alphabet Inc.'s Google. It also included PVH Corp, the clothing company for brands including Calvin Klein, and U.S. biotech company Illumina, on its "unreliable entities list," a designation that can damage a firm's competitiveness by subjecting it to fines and making it harder for foreign employees to get visas. China's commerce ministry accused the firms of "discriminatory measures against Chinese enterprises,"

Consumer protection agency's work halted

Sudhaka Kochi and Erin Mansfield

WASHINGTON — The Consumer Financial Protection Bureau, a federal agency designed to protect consumers from the banking industry in the wake of the Great Recession, is halting its operations, according to news reports.

The change comes shortly after Trump announced he appointed Treasury Secretary Scott Bessent to be acting director of the bureau, replacing Biden appointee Rohit Chopra, who Trump fired over the weekend.

Bessent and his aides sent out an email to staffers at the bureau on Monday ordering them to stop conducting probes, implementing rules, providing public communications and other activities, according to the Washington Post and Bloomberg Law.

The bureau is an independent agency and housed under the Federal Reserve, and the president selects its leader. Chopra was appointed to a five-year term that would have ended in 2026.

The latest move was taken "to promote consistency with the goals of the administration," according to the email obtained by multiple news outlets.

The move sparked criticism from Democrats, who argued that it could have negative consequences for Americans.

"Shutting down CFPB enforcement actions that are on the verge of delivering money into the pockets of working people is at odds with President Trump's claim that he wants to lower costs for families, which he has done next to nothing on so far," Sen. Elizabeth Warren, D-Mass., who helped create the bureau, said in a statement.

Rep. Pramila Jayapal, D-Wash., wrote on social media on Tuesday that the bureau exists to "protect YOUR data and interests, stand up to giant corporations, and bring BILLIONS of dollars back to the American people who are screwed out of their hard-earned money."



Treasury Secretary Scott Bessent was chosen by President Donald Trump to be acting director of the Consumer Financial Protection Bureau, which has halted its operations.

ALDORETH/FRANCIS/GETTY IMAGES

"Trump's appointee just from the entire bureau's work," she wrote.

The CFPB will also no longer be defending banking rules in court that were put in place under former President Joe Biden, in cases challenging the scope of the bureau's authority, according to Reuters.

The bureau was established as an independent agency in 2010.

It plays a key role in investigating consumer complaints about how companies have treated them, monitoring financial markets for potential fraud and abuse, and working to educate consumers about personal finance, like mortgages and credit cards.

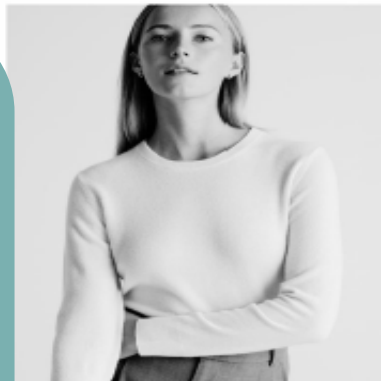
It also enforces laws that aim to end discrimination in consumer finance, such as the Truth in Lending Act which requires lenders to provide consumers with information about loan costs. It has proposed and finalized rules that rein in excessive credit card and overdraft fees.

The agency has obtained over \$25 billion in financial relief, it says on its website, for more than 200 million Americans from companies it has investigated and fined.

Contributing: Andrea Stuparu, USA TODAY, Reuters

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SOUTHCOSTTODAY.COM | THURSDAY, FEBRUARY 6, 2025 | 3A

Trump says US should take over Gaza

President suggests relocating Palestinians

Francesca Chambers
and Zac Anderson
USA TODAY

WASHINGTON — President Donald Trump, proposing a major shift in Middle East policy, called for the U.S. to take over the Gaza Strip and relocate roughly 2 million Palestinians to neighboring Arab countries. He said, he would turn the war-ravaged enclave into the "Mediterranean of the Middle East."

The statement escalates a proposal he made a week ago, when Trump said he would "plant out" the enclave and send all its residents to Egypt and Jordan.

"We'll own it," Trump said in a news conference with Israeli Prime Minister Benjamin Netanyahu. "Level it out, create an economic development that will supply relocated members of jobs and housing for the people of the area."

The extraordinary announcement upends decades of U.S. policy toward the Middle East. It is likely to be opposed by Palestinian leaders and Arab nations. Trump did not rule out the use of U.S. troops in Gaza to secure the territory. Once rebuilt, Trump said Gaza could be repopulated with "the world's people," including Palestinians.

Trump pushes to resettle Palestinians

A ceasefire deal agreed upon in January between Israel and Hamas — and which a Trump official helped broker — calls for a three-to-five-year reconstruction plan in Gaza. But senior officials in the Trump administration now say it's likely to take much longer.

Officials said Tuesday that it will take at least 10 to 15 years, and Trump is looking for solutions that will allow the more than 2 million Palestinians who currently reside there to live their lives as normally possible.

The "Gaza plan has not worked — it's never worked," Trump said. Palestinians, he said, "should get a good, fresh, beautiful piece of land, and we get some people to put up the money to build it and make it nice and make it habitable and enjoyable. If we could find the right piece of land, or numerous pieces of land, and build them some really nice places, with plenty of money in the area, that's for sure, I think that would be a lot better than going back to Gaza."

Gaza is currently controlled by Hamas, which kidnapped some 250 Israelis in the attacks of Oct. 7, 2023, and has been using these hostages to secure the release of hundreds of Palestinian prisoners from Israel as part of the ceasefire deal.



President Donald Trump and Israeli Prime Minister Benjamin Netanyahu hold a news conference at the White House on Tuesday, where Trump proposed a major shift in Middle East policy. ANDREW CAGLIARO-REYNOLDS/AP VIA GETTY IMAGES

question

It has long been the position of the U.S. to support the creation of an independent Palestinian state, and Trump in his first term proposed a two-state solution that offered full control of Jerusalem to Israel, including holy sites that are claimed by both groups, as a condition. Asked Tuesday if he still supports that plan, Trump said, "A lot of things change with time and a lot of things have occurred since I left and now come back."

But a senior Trump administration official declined to say Tuesday about Netanyahu's visit whether the U.S. supports a two-state solution. The official said that Trump is focused on removing Hamas from power and securing the release of hostages. Netanyahu has long opposed Palestinian statehood.

Mike Duran, the senior director for Near East and North African affairs at the National Security Council under former President George W. Bush, said he'd never heard anyone talk about the U.S. taking over Gaza before.

"It was the last thing that I expected from Donald Trump," Duran said. "His opponents, in many ways, a desire to get the United States less involved in places like the Middle East."

Duran said leaders in the region are not going to want to come anywhere near the proposal, "because they don't want to have to sell it, and they don't want to have to publicly support it."

But the vision that the president is presenting represents an end to all these Gaza conflicts, said Duran, a senior fellow at the conservative Hudson Institute. "And as he said, people in the region crave stability, and this would

Daniel Shapiro, former U.S. ambassador to Israel in the Obama administration, threw cold water on Trump's proposal.

"It's awfully hard to imagine Arab allies of the United States accepting the total removal of Palestinians from Gaza," Shapiro said. "It's also an enormous undertaking for the United States to own and develop Gaza as the president suggested, with huge costs in both dollars and likely in U.S. troops."

Shapiro, who was also senior director for the Middle East and North Africa on the National Security Council at the White House, added: "For both of those reasons, it would be very surprising if this came to pass."

Sen. John Hickenlooper, D-Pa., a vocal supporter of Israel, said the Trump proposal may be worth considering.

"It's a provocative part of the conversation, but it's part of the conversation, and that's where we are," he said.

Palestinians, he said, "deserve to live in peace, and now Gaza has to be rebuilt. Where are the people going to live? Where are they going to go? Is it a part

"It's awfully hard to imagine Arab allies of the United States accepting the total removal of Palestinians from Gaza. It's also an enormous undertaking for the United States to own and develop Gaza as the president suggested, with huge costs in both dollars and likely in U.S. troops."

Daniel Shapiro
Former U.S. ambassador to Israel in the Obama administration

of a conversation with where they're at right now."

Contributing: Judith Keck, USA TODAY



New Bedford High School Evening Extension

230 Hathaway Boulevard, New Bedford, MA
Trimester III
Begins on March 3, 2025

Courses:

English I, II, III, IV, Algebra I & II, Geometry, Quantitative Reasoning, Basic Personal Finance, U.S. History I & II, Human Behavior, Biology, Integrated Science, Health, Earth & Space, Digital Media

Registration conducted on a Walk-in Basis:

February 10, 12, 24, & 26, 2025
6:00-8:15 p.m. at NBHS Main Office

Late Registrations accepted:

Late Registration March 3, 5, 10, 12, 2025
6-8:30 p.m. (Additional \$5 late fee per course)

Registration Fee: \$5.00 per course

Tuition:

\$115.00 per course New Bedford Residents
\$175.00 per course Non-Residents

Late Fee: \$5.00 per course after Feb. 26, 2025

Payment due at time of registration; personal checks/credit cards not accepted.

For more information call:

Adult Education Information Center
(508) 997-4511 Ext. 33550/33551 (days) or Ext. 20551 (Monday or Wednesday evenings after 6:00 p.m.)

NOTE: Participants are expected to attend all class sessions, complete all assignments, homework, and assessments.

City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell
Office of Housing & Community Development
Julia Arnold-Davis

Community Survey

We want to hear from you...
Please take our survey now!

Consolidated Plan FY2025-FY2029 Action Plan FY2025

Use this QR code to take our three-minute survey now and tell us what you think our community needs and priorities are!



City of New Bedford, Massachusetts
 Mayor Jonathan F. Mitchell

Office of Housing & Community Development
 Joshua Amaral, Director

Community Forums

We want to hear from you!

Please join us at one of these public meetings

The City of New Bedford's Office of Housing and Community Development is hosting two (2) public meetings in January to discuss its FY2025-2029 Consolidated Plan and FY2025 Annual Action Plan.

We hope you will take the time to join us for one of these sessions; we want to hear what you think are the greatest housing and community development needs and priorities within the City of New Bedford!

January 14th.2025

January 15th.2025

Tuesday at 6:00pm
Carney Academy | 247 Elm Street

Wednesday at 6.00pm
Office of Housing & Community Development | 608 Pleasant Street

If you are unable to attend the hearing but would like to participate please consider submitting a written comment to: OHCD@newbedford-ma.gov

Questions? Please contact Jennifer Clarke, Deputy Director OHCD at Jennifer.Clarke@newbedford-ma.gov.

FOR THOSE CONSIDERING SUBMITTING AN APPLICATION FOR FUNDING...

The CDBG and ESG Application process is online through our Neighborly software platform, access to which will be made available through the OHCD website at <https://www.newbedford-ma.gov/housing-community-development/> beginning Tuesday evening, January 14th. Everyone considering applying for funding is *strongly encouraged* to attend the Application Workshop that will be held Friday, January 17th via zoom during which a presentation will walk through the online applications and process.

CDBG Application Workshop | Friday January 17th at 9am

<https://us06web.zoom.us/j/84218986095?pwd=009y0XGNBY6qZZ0sglMkCjBxISidsA.1>

Meeting ID: 842 1898 6095
 Passcode: 050349


ESG Application Workshop | Friday January 17th at 10.30am

<https://us06web.zoom.us/j/84218986095?pwd=009y0XGNBY6qZZ0sglMkCjBxISidsA.1>

(Same link as the CDBG Workshop)

This information is available in Portuguese, Spanish, Haitian Creole or K'iché upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.979.1500. Requests should be made as soon as possible but no later than 48 hours prior to the scheduled meeting.

MASSRELAY DIAL 711



City of New Bedford, Massachusetts
 Mayor Jonathan F. Mitchell

Office of Housing & Community Development
 Joshua Amaral, Director

Foros Comunitarios

¡Queremos escuchar tu opinión!

Por favor, unase a nosotros en una de estas reuniones publicas

La Oficina de Vivienda y Desarrollo Comunitario de la ciudad de New Bedford está organizando dos reuniones públicas en enero para discutir su Plan Consolidado 2025-2029 y su Plan de Acción Anual 2025. Estos planes abordan las necesidades y prioridades de vivienda y desarrollo económico en New Bedford, comenzando el 1 de julio de 2025.

Esperamos que se tome el tiempo para unirse a nosotros en una de estas sesiones; ¡queremos escuchar su opinión sobre cuáles son las mayores necesidades y prioridades de vivienda y desarrollo comunitario dentro de la ciudad de New Bedford!

14 de enero de 2025, martes, a las 6 p.m. en Carney Academy | 247 Elm Street

15 de enero de 2025, miércoles, a las 6 p.m. en la Oficina de Vivienda y Desarrollo Comunitario | 608 Pleasant Street

Si no puede asistir a la audiencia pero le gustaría participar, por favor considere enviar un comentario por escrito a OHCD@newbedford-ma.gov

PARA AQUELLOS QUE ESTÁN CONSIDERANDO ENVIAR UNA SOLICITUD DE FINANCIACIÓN...


El proceso de solicitud para CDBG y ESG se realiza en línea a través de nuestra plataforma de software Neighborly, a la que se podrá acceder a través del sitio web del OHCD en <https://www.newbedford-ma.gov/housing-community-development/> a partir de la noche del martes 14 de enero. Se recomienda encarecidamente a todos los interesados en solicitar financiación que asistan al Taller de Solicitudes que se llevará a cabo el viernes 17 de enero a través de Zoom, durante el cual se presentará una explicación sobre las solicitudes en línea y el proceso.

Taller de Solicitud CDBG | Viernes 17 de enero a las 9 am
<https://us06web.zoom.us/j/84218986095?pwd=009y0XGNBY6qZZ0sgIMkCjRxlSidsA.1>
 ID de la reunión: 842 1898 6095 Código de acceso: 050349

Taller de Solicitud ESG | Viernes 17 de enero a las 10:30 am
<https://us06web.zoom.us/j/84218986095?pwd=009y0XGNBY6qZZ0sgIMkCjRxlSidsA.1>
 (Mismo enlace que el Taller CDBG)

This information is available in Portuguese, Spanish, Haitian Creole or K'iche' upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.979.1500. Requests should be made as soon as possible but no later than 48 hours prior to the scheduled meeting.

MASSRELAY DIAL 711



City of New Bedford, Massachusetts
 Mayor Jonathan F. Mitchell

Office of Housing & Community Development
 Joshua Amaral, Director

Fóruns Comunitários

Queremos ouvir de você!

Por favor, junte-se a nós em uma dessas reuniões públicas

O Escritório de Habitação e Desenvolvimento Comunitário da cidade de New Bedford está organizando duas (2) reuniões públicas em janeiro para discutir o Plano Consolidado de 2025-2029 e o Plano de Ação Anual de 2025. Estes planos abordam as necessidades e prioridades de habitação e desenvolvimento econômico em New Bedford, começando em 1º de julho de 2025.

Esperamos que você reserve um tempo para participar de uma dessas sessões; queremos ouvir sua opinião sobre quais são as maiores necessidades e prioridades de habitação e desenvolvimento comunitário dentro da cidade de New Bedford!

14 de Janeiro de 2025, terça-feira, às 18h na Carney Academy | 247 Elm Street

**15 de Janeiro de 2025, quarta-feira, às 18h na Office of Housing & Community Development
608 Pleasant Street**

Se você não puder comparecer à audiência, mas gostaria de participar, por favor, considere enviar um comentário por escrito para: OHCD@newbedford-ma.gov

PARA AQUELUS QUE ESTÃO CONSIDERANDO ENVIAR UMA INSCRIÇÃO PARA FINANCIAMENTO...

O processo de Inscrição para CDBG e ESG está disponível online através da nossa plataforma de software Neighborly, à qual será possível acessar através do site do OHCD em <https://www.newbedford-ma.gov/housing-community-development/> a partir da noite de terça-feira, 14 de janeiro. Todos que estão considerando se inscrever para o financiamento são fortemente incentivados a participar do Workshop de Inscrição, que será realizado na sexta-feira, 17 de janeiro, via Zoom, durante o qual uma apresentação explicará como preencher as inscrições online e o processo.

Workshop de Inscrição CDBG | Sexta-feira, 17 de janeiro, às 9h

<https://us06web.zoom.us/j/84218986095?pwd=009y0XGNBY6qZZ0sgIMkCjRxlSldsA.1>

ID da reunião: 842 1898 6095 Código de acesso: 050349

Workshop de Inscrição ESG | Sexta-feira, 17 de janeiro, às 10h30

<https://us06web.zoom.us/j/84218986095?pwd=009y0XGNBY6qZZ0sgIMkCjRxlSldsA.1>

(Mesmo link do Workshop CDBG)

This information is available in Portuguese, Spanish, Haitian Creole or K'iché upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.979.1500. Requests should be made as soon as possible but no later than 48 hours prior to the scheduled meeting.

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CITY OF NEW BEDFORD
Jonathan F. Mitchell, Mayor

City of New Bedford
Office of the Mayor
Contact: Holly Huntoon or John Darling
(508) 979-1410
Holly.Huntoon@newbedford-ma.gov
Jonathan.Darling@newbedford-ma.gov

Date: January 3, 2024
For Immediate Release

PRESS RELEASE

New Bedford residents invited to attend public meetings on U.S. Department of Housing & Urban Development federal funding

New Bedford, Massachusetts– The City of New Bedford’s Office of Housing & Community Development will hold two public meetings to discuss the best use of federal funding to improve the quality of life for New Bedford residents.

The public meetings will be held:

January 9th.2024

Tuesday at 6.00pm In Person

Carney Academy, 247 Elm Street,
New Bedford, MA 02740

January 10th.2024

Wednesday at 6.00pm via ZOOM

<https://us06web.zoom.us/j/86293818457?pwd=x3g7MFrgaH7uJJXG1WQHB37ukb4syb.1>

Meeting ID: 862 9381 8457 Passcode: 354770

Both public meetings will consist of the same agenda and content, thus residents and other interested parties need not attend both meetings unless desired. These public meetings are hosted by the city and designed to gather critical input from New Bedford residents both with respect to the use of Community Development Block Grant (CDBG), HOME Investment Partnership Program, and Emergency Solutions Grant (ESG) funding in Fiscal Year 2024.

The public’s input will assist the city in formulating a strategic plan for the utilization of federal funding to address needs and priorities in the areas of housing, public facilities, public infrastructure, parks and playgrounds, community services, homelessness resources, and economic development. Input from the community is integral in shaping the priorities of these federal programs.

The City of New Bedford anticipates receiving approximately \$2.5 million in Community Development Block Grant (CDBG), \$975,000 in HOME Investment Partnership Program, and \$230,000 in Emergency Solutions Grant (ESG) funding to serve low and moderate-income residents and neighborhoods in Fiscal Year 2024 which runs from July 1, 2024 to June 30, 2025. Anyone who intends on applying for funding is strongly encouraged to attend and participate in one of these two public forums.

The January 9th and 10th public meetings will include presentations by city staff, an assessment of community needs and priorities, and a review of the city's recent Housing and Community Development accomplishments.

These meetings will be an excellent opportunity for citizens to voice their opinions about how the city can best use its federal money to improve the quality of life in New Bedford and to suggest specific additions or improvements to facilities and services in its neighborhoods.

Unlike past years, the application process for both CDBG and ESG funding will be entirely online.

To assist and walk potential applicants through this new online process, the Office of Housing & Community Development will conduct two virtual (Zoom) Application Workshops on Friday, January 12th at 9:00 a.m. (CDBG) and at 10:30 a.m. (ESG) to assist potential applicants with the new CDBG and ESG Application process. Those interested in attending one or both of these proposal-based workshops are asked to check out the OHCD website that provides the necessary Zoom access information for these workshops at: <https://www.newbedford-ma.gov/housing-community-development/>.

Questions regarding the public meetings or the Annual Action Plan process may be directed to Joshua Amaral, Director, or Jennifer Clarke, Deputy Director, Office of Community Development at (508) 979-1500 or by email at Joshua.Amaral@newbedford-ma.gov or Jennifer.Clarke@newbedford-ma.gov.

###

Slides used on cable television in English and Portuguese



City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell
Office of Housing & Community Development
Joshua Amaral, Director

Community Forums

We want to hear from you!

Please join us at one of these public meetings

January 14th.2025 Tuesday at 6:00pm
Carney Academy | 247 Elm Street

January 15th.2025 Wednesday at 6.00pm
The Office of Housing & Community Development | 608 Pleasant Street

If you are unable to attend the hearing but would like to participate please consider submitting a written comment to: OHCD@newbedford-ma.gov

This information is available in Portuguese, Spanish, Haitian Creole or K'iche' upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.979.1500. Requests should be made as soon as possible but no later than 48 hours prior to the scheduled meeting.

MASSRELAY DIAL 711



City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell
Office of Housing & Community Development
Joshua Amaral, Director

Fóruns Comunitários

Queremos ouvir de você!

Por favor, junte-se a nós em uma dessas reuniões públicas

14 de Janeiro de 2025, terça-feira, às 18h
na Carney Academy | 247 Elm Street

15 de Janeiro de 2025, quarta-feira, as 18h
na Office of Housing & Community Development | 608 Pleasant Street

Se você não puder comparecer à audiência, mas gostaria de participar, por favor, considere enviar um comentário por escrito para: OHCD@newbedford-ma.gov

This information is available in Portuguese, Spanish, Haitian Creole or K'iche' upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.979.1500. Requests should be made as soon as possible but no later than 48 hours prior to the scheduled meeting.

MASSRELAY DIAL 711

Slides used on cable television in Spanish and Haitian Creole



City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell
Office of Housing & Community Development
Joshua Amaral, Director

Foros Comunitarios

Queremos escuchar de usted!

Por favor, únase a nosotros en una de estas reuniones públicas


14 de enero de 2025, martes, a las 6 p.m.
en Carney Academy | 247 Elm Street

15 de enero de 2025, miércoles, a las 6 p.m.
en la Oficina de Vivienda y Desarrollo Comunitario | 608 Pleasant Street

Si no puede asistir a la audiencia pero le gustaría participar, por favor considere enviar un comentario por escrito a: OHCD@newbedford-ma.gov

This information is available in Portuguese, Spanish, Haitian Creole or K'iché upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.979.1500. Requests should be made as soon as possible but no later than 48 hours prior to the scheduled meeting.

MASSRELAY DIAL 711



City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell
Office of Housing & Community Development
Joshua Amaral, Director

Fowòm Kominotè

Nou vle tande sa ou gen pou di!

Tanpri, vini jwenn nou nan youn nan reyinyon piblik sa yo

14 Janvyè 2025, Madi a 6:00 PM
Carney Academy | 247 Elm Street


15 Janvyè 2025, Mèkredi a 6:00 PM
Biwo Lojman & Devlopman Kominotè | 608 Pleasant Street

Si ou pa kapab asiste nan odyans lan men ou ta renmen patisipe, tanpri konsidere soumèt yon kòmantè ekri nan OHCD@newbedford-ma.gov

This information is available in Portuguese, Spanish, Haitian Creole or K'iché upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.979.1500. Requests should be made as soon as possible but no later than 48 hours prior to the scheduled meeting.

MASSRELAY DIAL 711

Slides used on cable television in K'iche



City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell

Office of Housing & Community Development
Joshua Amaral, Director

Foros k'iche'

K'ulb'il rija' ri k'ulb'il chik!

K'ulb'il k'ulab'ej ri k'o junil ri chikopon ri k'iche'

14 b'alam k'ayib' 2025, k'iche' utz, k'i'k' 6:00 p.m.
Carney Academy | 247 Elm k'ayib'

15 b'alam k'ayib' 2025, wuj k'i'k' 6:00 p.m.
Oficina k'o junil y Atsa'j k'ut | 608 Pleasant k'ayib'

K'ulb'il ri' utz'ib'al ch'aga' ri chikopon, rumal k'o junil ri k'ulb'il chik, k'ulb'il k'ut ri' ch'ajch'oj ri ruk'ux ri: OHCD@newbedford-ma.gov

This information is available in Portuguese, Spanish, Haitian Creole or K'iché upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.979.1500. Requests should be made as soon as possible but no later than 48 hours prior to the scheduled meeting.

MASSRELAY DIAL 711

Email content announcing Community Meetings

FY2025 – FY2029

CONSOLIDATED PLAN COMMUNITY FORUMS

City of New Bedford | Office of Housing & Community Development

The City of New Bedford's Office of Housing and Community Development is hosting two (2) public meetings in January to discuss its FY2025-2029 Consolidated Plan and FY2025 Annual Action Plan. We hope you will take the time to join us for one of these sessions; we want to hear what you think are the greatest housing and community development needs and priorities within the City of New Bedford!

Please join us at one of the following Community Meetings:

January 14th, 2024	Tuesday at 6:00PM Carney Academy 247 Elm Street
January 15th, 2024	Wednesday at 6:00pm Office of Housing & Community Development 608 Pleasant Street

IMPORTANT!

The CDBG and ESG Application process is entirely online through our Neighborly software platform, access to which will be made available through the OHCD website at <https://www.newbedford-ma.gov/housing-community-development/> beginning Tuesday evening, January 14th. Everyone considering applying for funding is strongly encouraged to attend the Application Workshop that will be held Friday, January 17th via zoom during which a presentation will walk through the online applications and process.

CDBG Application Workshop | Friday January 17th at 9am
<https://us06web.zoom.us/j/9411986095?pwd=ODh5a2Z0aGtSc0p0bUJkaA.1>
Meeting ID: 942 1298 6095
Passcode: 050349

ESG Application Workshop Friday January 17th at 10:30am
<https://us06web.zoom.us/j/9411986095?pwd=ODh5a2Z0aGtSc0p0bUJkaA.1>
(Same link as the CDBG Workshop)

Attached is a copy of the Community Forum flyer in three languages—English, Portuguese and Spanish—that provides additional information and notice of the Application Workshops.

Please share these flyers and e-mail!

For more information, please contact Jennifer Clarke, Deputy Director, Office of Housing and Community Development, at jennifer.clarke@newbedford-ma.gov or at 508 979-1500.



City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell

Office of Housing & Community Development
 Joshua Amaral, Director



Draft Consolidated Plan FY2025-2029 and Draft One Year Action Plan FY2025 **Now Available for Public Review**

Both Draft Plans are now available for public review and comment. The City of New Bedford is required to prepare a Five-Year Consolidated Plan describing priorities and needs for housing and community development and a One-Year Action Plan describing how federal grant funds and anticipated program income will be used to address priority needs and objectives identified in the City's five (5) year Consolidated Plan. The City of New Bedford's Office of Housing & Community Development (OHCD) prepared both plans.

- The Consolidated Plan, required by the U.S. Department of Housing & Urban Development (HUD), constitutes the City's comprehensive housing affordability strategy and community development plan.
- The one year Action Plan demonstrates how the city is addressing the needs articulated in the Consolidated Plan on an annual basis through its application to HUD for Community Development Block Grant (CDBG) Program, Emergency Solutions Grant (ESG) Program, and HOME Investment Partnership Program funding.

This public notice only announces the availability of the Draft Consolidated Plan and Draft Action Plan; a copy of the complete draft of both of these plans will be **available for public review for 30 days beginning Tuesday, April 1, 2025 through Thursday, May 1, 2025 online at the OHCD website:**


<https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>

Written comments concerning either or both draft plans are encouraged and may be submitted at any time during the 30-day comment period electronically to: OHCD@newbedford-ma.gov or by mail to: Office of Housing & Community Development, 608 Pleasant Street, New Bedford, MA 02740. A summary of these comments will appear in the respective plans as an appendix to the final documents submitted to HUD on or before May 15, 2025.

If you know of anyone who is unable to read this ad or is in need of translation services, please contact the Office of Housing & Community Development at OHCD@newbedford-ma.gov so that assistance may be provided.


*This information is available in Portuguese, Spanish or any other language upon request.
 In accordance with the Americans with Disabilities Act (ADA), if any accommodations are needed,
 please contact OHCD at OHCD@newbedford-ma.gov for assistance.*

Questions? Contact: OHCD@newbedford-ma.gov



City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell

Office of Housing & Community Development
Joshua Amaral, Director



PUBLIC COMMENT

We want to hear from you!

FY2025-FY2029 Consolidated Plan and the FY2025 Annual Action Plan

**Plans Available for 30 Day Public Review & Comment
April 1.2025 – April 30.2025**

Available online at
<https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>
Hardcopies at: Main Branch New Bedford Public Library, Wilks Branch, Howland Green Branch and City Hall

If you are interested in providing any comments, please provide them in writing by/before April 30th to:
OHCD@newbedford-ma.gov

This information is available in Portuguese or Spanish upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.979.1500.
Requests should be made as soon as possible.

MASSRELAY DIAL 711



Cidade de New Bedford, Massachusetts
Prefeito Jonathan F. Mitchell

Escritório de Habitação e Desenvolvimento Comunitário
Joshua Amaral, Diretor



Plano Consolidado Preliminar FY2025-2029 e Plano de Ação Preliminar de Um Ano FY2025
Agora Disponível para Revisão Pública

Ambos os Planos Preliminares estão agora disponíveis para revisão e comentários públicos. A cidade de New Bedford é obrigada a preparar um Plano Consolidado de Cinco Anos que descreve as prioridades e necessidades para habitação e desenvolvimento comunitário e um Plano de Ação de Um Ano que descreve como os fundos federais de subsídios e a receita programada serão usados para abordar as necessidades e objetivos prioritários identificados no Plano Consolidado de Cinco Anos da cidade. O Escritório de Habitação e Desenvolvimento Comunitário de New Bedford (OHCD) preparou ambos os planos.

- Plano Consolidado, exigido pelo Departamento de Habitação e Desenvolvimento Urbano dos EUA (HUD), constitui a estratégia abrangente de acessibilidade habitacional e o plano de desenvolvimento comunitário da cidade.
- O Plano de Ação de um ano demonstra como a cidade está abordando as necessidades articuladas no Plano Consolidado anualmente por meio de sua solicitação ao HUD para o Programa de Subsídios para o Desenvolvimento Comunitário (CDBG), o Programa de Subsídios para Soluções de Emergência (ESG) e o Programa de Parcerias para Investimentos em Habitação (HOME).

Este aviso público anuncia apenas a disponibilidade do Plano Consolidado Preliminar e do Plano de Ação Preliminar; uma cópia completa do rascunho de ambos os planos estará disponível para revisão pública por 30 dias, começando na terça-feira, 1º de abril de 2025 até quinta-feira, 1º de maio de 2025, online no site do OHCD:

<https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>

Comentários escritos sobre um ou ambos os planos preliminares são incentivados e podem ser enviados a qualquer momento durante o período de comentários de 30 dias eletronicamente para: OHCD@newbedford-ma.gov ou por correio para: Escritório de Habitação e Desenvolvimento Comunitário, 608 Pleasant Street, New Bedford, MA 02740. Um resumo desses comentários aparecerá nos respectivos planos como um apêndice nos documentos finais enviados ao HUD até ou antes de 15 de maio de 2025.

Se você souber de alguém que não consegue ler este anúncio ou que precise de serviços de tradução, entre em contato com o Escritório de Habitação e Desenvolvimento Comunitário pelo e-mail OHCD@newbedford-ma.gov para que assistência possa ser fornecida.

Estas informações estão disponíveis em português, espanhol ou qualquer outro idioma, mediante solicitação.

De acordo com a Lei dos Americanos com Deficiências (ADA), se for necessário qualquer tipo de acomodação, entre em contato com o OHCD pelo e-mail OHCD@newbedford-ma.gov para obter assistência.



Cidade de New Bedford, Massachusetts
Prefeito Jonathan F. Mitchell

Escritório de Habitação e Desenvolvimento Comunitário
Joshua Amaral, Director



COMENTÁRIO PÚBLICO

Queremos ouvir você!

Plano Consolidado FY2025-FY2029 e o Plano de Ação Annual FY2025

**Planos disponíveis para revisão e comentário público por 30 dias
De 1º de abril de 2025 a 30 de abril de 2025**

Disponível online em:
<https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>

Cópias físicas disponíveis na: Biblioteca Pública de New Bedford (Unidade Principal), Unidade Wilks, Unidade Howland Green, e na Prefeitura.

Se você estiver interessado em enviar comentários, envie-os por escrito até 30 de abril para:
OHCD@newbedford-ma.gov

Esta informação está disponível em português ou espanhol mediante solicitação.
De acordo com a Lei dos Americanos com Deficiências (ADA), se forem necessárias acomodações, entre em contato com o Escritório de Habitação e Desenvolvimento Comunitário pelo telefone 508.979.1500.
Os pedidos devem ser feitos o mais rápido possível.

MASSRELAY DISQUE 711



Ciudad de New Bedford, Massachusetts
Alcalde Jonathan F. Mitchell

Oficina de Vivienda y Desarrollo Comunitario
Joshua Amaral, Director



Borrador del Plan Consolidado FY2025-2029 y Borrador del Plan de Acción de Un Año FY2025 **Ahora Disponible para Revisión Pública**

Ambos borradores de los planes están ahora disponibles para revisión y comentarios públicos. La Ciudad de New Bedford está obligada a preparar un Plan Consolidado de Cinco Años que describa las prioridades y necesidades para la vivienda y el desarrollo comunitario, y un Plan de Acción de Un Año que describa cómo se utilizarán los fondos federales de subvenciones y los ingresos anticipados de los programas para abordar las necesidades y objetivos prioritarios identificados en el Plan Consolidado de Cinco Años de la ciudad. La Oficina de Vivienda y Desarrollo Comunitario de New Bedford (OHCD) preparó ambos planes.

- El Plan Consolidado, requerido por el Departamento de Vivienda y Desarrollo Urbano de los EE. UU. (HUD), constituye la estrategia integral de accesibilidad a la vivienda y el plan de desarrollo comunitario de la ciudad.
- El Plan de Acción de un año demuestra cómo la ciudad está abordando las necesidades expresadas en el Plan Consolidado anualmente a través de su solicitud al HUD para los fondos del Programa de Subvenciones para el Desarrollo Comunitario (CDBG), el Programa de Subvenciones para Soluciones de Emergencia (ESG) y el Programa de Asociación de Inversión en Vivienda (HOME).

Este aviso público solo anuncia la disponibilidad del Borrador del Plan Consolidado y del Borrador del Plan de Acción; una copia completa del borrador de ambos planes estará **disponible para revisión pública durante 30 días, comenzando el martes 1 de abril de 2025 hasta el jueves 1 de mayo de 2025, en línea en el sitio web del OHCD:**

<https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>

Se alientan los comentarios por escrito sobre cualquiera de los dos borradores de los planes y pueden enviarse en cualquier momento durante el período de comentarios de 30 días electrónicamente a: OHCD@newbedford-ma.gov o por correo a: Oficina de Vivienda y Desarrollo Comunitario, 608 Pleasant Street, New Bedford, MA 02740. Un resumen de estos comentarios aparecerá en los respectivos planes como un apéndice en los documentos finales enviados al HUD a más tardar el 15 de mayo de 2025.

Si conoce a alguien que no pueda leer este anuncio o que necesite servicios de traducción, por favor comuníquese con la Oficina de Vivienda y Desarrollo Comunitario al correo OHCD@newbedford-ma.gov para que se pueda proporcionar asistencia.

*Esta información está disponible en portugués, español o cualquier otro idioma, si se solicita.
De acuerdo con la Ley de Americanos con Discapacidades (ADA), si se necesitan acomodaciones,
por favor comuníquese con OHCD al correo OHCD@newbedford-ma.gov para obtener asistencia.*

¿Preguntas? Contacto: OHCD@newbedford-ma.gov



Ciudad de New Bedford, Massachusetts
Alcalde Jonathan F. Mitchell

Ofician de Vivienda y Desarrollo Comunitario
Joshua Amaral, Director



COMENTARIO PÚBLICO

¡Queremos escuchar su opinión!

Plan Consolidado FY2025-FY2029
y el
Plan de Acción Anual FY2025

Planes disponibles para revisión y comentario público por 30 días
Del 1 de abril de 2025 al 30 de abril de 2025

Disponibles en línea en:
<https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>
 Copias impresas disponibles en: Sucursal principal de la Biblioteca Pública de New Bedford, Sucursal Wilks, Sucursal Howland Green, y el Ayuntamiento.

Si está interesado en enviar comentarios, por favor envíelos por escrito antes del 30 de abril a:
OHCD@newbedford-ma.gov

Esta información está disponible en portugués o español si se solicita. De acuerdo con la Ley de Estadounidenses con Discapacidades (ADA), si necesita alguna adaptación, comuníquese con la Oficina de Vivienda y Desarrollo Comunitario al **508.979.1500**.
Las solicitudes deben realizarse lo antes posible.

MASSRELAY MARQUE 711

Social Media Advertising

New Bedford Office of Housing and Community Development ...

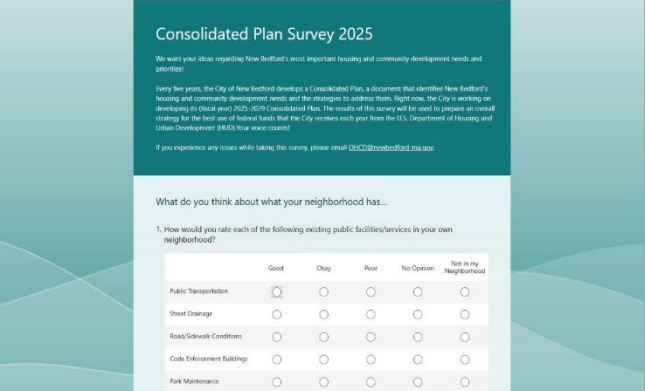
Posted by Josh Amaral
Sep 13, 2024 · 🌐

Our OHCD team had a great time at [AHA! New Bedford](#) last night, getting your ideas on New Bedford's most important ho... See more



City of New Bedford
Nov 8, 2024 · 🌐

What do you think the City should do with federal grant funds? Take the survey and help us shape a five-year spending plan on [U.S. Department of Housing and Urban Development](#) funds. Details, and a link to the survey, on our website: <https://www.newbedford-ma.gov/mayor/news/city-seeking-residents-feedback-on-federal-grant-funds/>



New Bedford Office of Housing and Community Development ...

Posted by Jennifer Clarke
Jan 6 · 🌐

City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell
Office of Housing & Community Development
Joshua Amaral, Director

Community Forums

We want to hear from you!

Please join us at one of these public meetings

January 14th, 2025 Tuesday at 6:00 pm
Carney Academy | 247 Elm Street

January 15th, 2025 Wednesday at 6:00 pm
The Office of Housing & Community Development | 608 Pleasant Street

--Please refer to the flyer attached to this email for additional information--

If you are unable to attend the hearing but would like to participate please consider submitting a written comment to: OHCD@newbedford-ma.gov

This information is available in Portuguese, Spanish, Haitian Creole or K'iche upon request. In accordance with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at 508.676.1500. Requests should be made as soon as possible but no later than 48 hours prior to the scheduled meeting.

MASRELY DIAL 711



New Bedford Office of Housing and Community Development

Posted by Josh Amaral

Nov 12, 2024 • 🌐

Take a moment and let us know your thoughts! 🗣️ 🗣️



City of New Bedford

Nov 8, 2024 • 🌐

What do you think the City should do with federal grant funds? Take the survey and help us shape a five-year spen... See more

Consolidated Plan Survey 2025

We want your ideas 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 that identifies New Bedford's housing and community development needs and the strategies to address them. Right now, the City is working on developing its third year 2025-2029 Consolidated Plan. The results of this survey will be used to present an overall strategy for the best use of federal funds that the City receives each year from the U.S. Department of Housing and Urban Development (HUD) for our city.

If you experience any issues while taking this survey, please email CHCD@newbedford.ma.gov.

What do you think about what your neighborhood has...

1. How would you rate each of the following existing public facilities/services in your own neighborhood?

	Good	Okay	Poor	No Opinion	Not in my Neighborhood
Public Transportation	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Street Drainage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Road/Sidewalk Conditions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Code Enforcement Buildings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Park Maintenance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



New Bedford Office of Housing and Community Development

Posted by Jennifer Clarke

Jan 15 • 🌐

REMINDER! Final Community Meeting for the ConPlan/Action Plan process tonight, January 15th at 6pm at the Office of Housing and Community Development. Tell us what you see as community needs and priorities!





New Bedford Office of Housing and Community Development

Posted by Josh Amaral

Apr 1 • 🌐

!! The City's Five Year Community Development Plan (FY2025-FY2029) and Action Plan for FY2025 is available for review throughout the month of April.

You can check the plan out here: <https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>

Please send written feedback to OHCD@newbedford-ma.gov for consideration in the final plan


Please spread the word!

👍 3


👍 Like

💬 Comment

➦ Share



City of New Bedford, Massachusetts
Mayor Jonathan F. Mitchell
Office of Housing & Community Development
Joshua Amaral, Director



PUBLIC COMMENT

We want to hear from you!

FY2025-FY2029 Consolidated Plan and the FY2025 Annual Action Plan

Plans Available for 30 Day Public Review & Comment
April 1, 2025 – April 30, 2025

Available online at:
<https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>
Hardcopies at: Main Branch New Bedford Public Library, Wilks Branch, Howland Green Branch and City Hall

If you are interested in providing any comments, please provide them in writing by/ before April 30th to:
OHCD@newbedford-ma.gov

This information is available in Portuguese or Spanish upon request. It is provided with the Americans with Disabilities Act (ADA) if any accommodations are needed, please contact the Office of Housing and Community Development at our city hall.
Respostas devem ser feitas no mês de abril se possível.

MARIELAY DIAZ 711

👍 Like

💬 Comment

➦ Share



Cidade de New Bedford, Massachusetts
Prefeito Jonathan F. Mitchell
Escritório de Habitação e Desenvolvimento Comunitário
Joshua Amaral, Diretor



COMENTÁRIO PÚBLICO

Queremos ouvir você!

Plano Consolidado FY2025-FY2029 e o Plano de Ação Anual FY2025

Planos disponíveis para revisão e comentário público por 30 dias
De 1º de abril de 2025 a 30 de abril de 2025

Disponível online em:
<https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>
Cópias físicas disponíveis na: Biblioteca Pública de New Bedford (Unidade Principal), Unidade Wilks, Unidade Howland Green, e na Prefeitura.

Se você estiver interessado em enviar comentários, envie-os por escrito até 30 de abril para:
OHCD@newbedford-ma.gov

Esta informação está disponível em português ou espanhol sob solicitação individual. Solicitação de acomodação para pessoas com deficiência: se houver uma barreira no comentário, entre em contato com o Escritório de Habitação e Desenvolvimento Comunitário no telefone 508-978-1000. Respostas devem ser feitas no mês de abril se possível.

MARIELAY DIAZ 711

👍 Like

💬 Comment

➦ Share



Ciudad de New Bedford, Massachusetts
Alcalde Jonathan F. Mitchell
Oficina de Vivienda y Desarrollo Comunitario
Joshua Amaral, Director



COMENTARIO PÚBLICO

¡Queremos escuchar su opinión!

Plan Consolidado FY2025-FY2029 y el Plan de Acción Anual FY2025

Planes disponibles para revisión y comentario público por 30 días
Del 1 de abril de 2025 al 30 de abril de 2025

Disponibles en línea en:
<https://www.newbedford-ma.gov/community-development/fy2025-fy2029-consolidated-plan/>
Copias impresas disponibles en: Sucursal principal de la Biblioteca Pública de New Bedford, Sucursal Wilks, Sucursal Howland Green, y el Ayuntamiento.

Si está interesado en enviar comentarios, por favor envíelos por escrito antes del 30 de abril a:
OHCD@newbedford-ma.gov

Esta información está disponible en portugués o español si se solicita. Se responderá en el idioma de la solicitud si es necesario. Si necesita alguna adaptación, comuníquese con la Oficina de Vivienda y Desarrollo Comunitario al 508-978-1000. Las respuestas deben ser recibidas en el mes de abril si es posible.

MARIELAY DIAZ 711

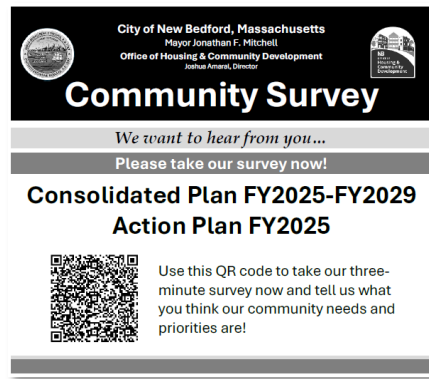
👍 Like

💬 Comment

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Adverts Announcing and Connecting People to the Consolidated Plan Survey

English



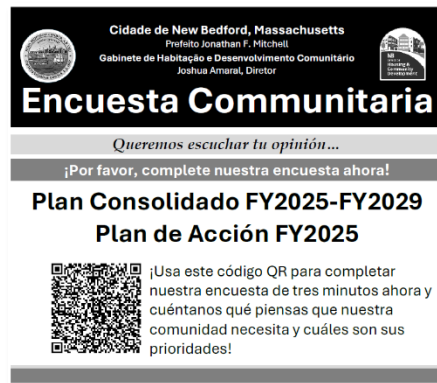
Adverts Announcing and Connecting People to the Consolidated Plan Survey

Portuguese



Adverts Announcing and Connecting People to the Consolidated Plan Survey

Spanish



Public Meeting Minutes

PUBLIC HEARING COMMENTS:

MINUTES
of
PUBLIC MEETINGS

FY 2025-FY2029 CONSOLIDATED PLAN FY2025 ACTION PLAN

COMMUNITY FORUM

Public Meeting#1

Carney Academy

Tuesday, January 14, 2025

Public Meeting Attendees

Joshua Amaral, Jennifer Clarke, Joe Maia and Ashley Eaton, City's Office of Housing & Community Development;
Zachary Boyer, Coastline Elderly Services,
Heidi Collins, Southeast Center for Independent Living (SCIL);

Danielle Brown, Steppingstone;
Albie Cullen, PAACA;
Elizabeth Teves-Roda, Office of Congressman Bill Keating (D-MA),
Pamela Amaral-Lema, New Bedford Council on Aging

The meeting began at 6:07pm.

Joshua Amaral, Director of the Office of Housing and Community Development (OHCD) welcomed the attendees, stated the purpose of the meeting, described the work performed by OHCD, and that funds must benefit individuals and families who are low / moderate income. Mr. Amaral also introduced OHCD staff members present—Jennifer Clarke, Deputy Director, Joseph Maia, Grants Compliance Coordinator and Ashley Eaton, Neighborhood Planner. He reviewed the outline for this public meeting and indicated that there would be significant opportunity to receive comments from the community / stakeholders about needs and priorities that should be considered/included as part of the forthcoming five-year Consolidated Plan (FY25 – 29) and one-year Action Plan (FY25). To solicit input, Mr. Amaral noted that the OHCD has made available both paper and online surveys in five languages including having copies available at this public meeting. At the close of the public comment process, information will be compiled, analyzed and included in the new Consolidated Plan. Ultimately, this plan is based on community input and will establish goals, objectives and priority for funding allocations.

With that, Mr. Amaral encouraged those in attendance and the community to provide feedback and input on the new Five-Year Plan and Annual Action Plan, then described the agenda and purpose of the public meeting. He then delivered the PowerPoint presentation on the Consolidated Plan and the Action Plan. The presentation summarized the mission of OHCD and its federal funding sources, described eligible and ineligible activities, discussed projected budgets, and highlighted recent housing and community development projects funded with CDBG, HOME, and ESG funds and described the Five-Year Consolidated Plan and overall requirements.

Mr. Amaral presented the Consolidated and Action Plan calendar indicating critical dates of the plan process, including the upcoming Friday morning, January 17th application technical assistance workshop.

During the public meeting and presentation, OHCD's three (3) funding sources from the U.S. Department of Housing and Urban Development (HUD) were discussed at length: Community Development Block Grants (CDBG), HOME Program funding and Emergency Solution Grants (ESG). This presentation also included a review of the city's overall performance measurements accomplishments realized during the previous program year (FY23). The PowerPoint, itself, touched on eligible activities, broader community programming efforts, recently completed public facility projects and provided the opportunity to solicit input from those present, particularly relevant to the ConPlan and Action Plans. The availability of an online application that was released on this date (January 14th) was noted as was the presentation of a second public meeting the following night (January 15th) and an Application Technical Assistance Workshop to assist folks access, navigate and successfully submit an application for either CDBG or ESG funding for the coming fiscal year.

Mr. Amaral reinforced that the OHCD is a city Office that provides a variety of community services and programs that benefit primarily individuals and households who are low and moderate income. Programs and services include Housing Rehabilitation, Economic Development, Infrastructure Improvements, Parks and Playground Improvements and a variety of different initiatives.

Although the purpose of this public meeting was to provide robust information about both Action Plan and Consolidated Plan processes and application process, it was suggested that perhaps most importantly, the meeting was convened to get community input / comments and/or engage the community to understand any "hidden needs." Mr. Amaral noted the OHCD's vigorous public outreach work beginning in September of 2024 and concluding with a 30 day public comment period on the Draft Plan(s) running from April 1 – April 30th. This type of community engagement helps the city identify projects that best meet and address the needs of the community. Mr. Amaral reinforced the importance of community input in guiding actions, programs and services.

With that, Mr. Amaral then opened up the floor for questions and comments noting that all input would be received and incorporated into the Consolidated and Annual Action Plan.

Zachary Boyer, Coastline Elderly Services, as a follow up to the slide deck that noted some of the previous CDBG funding had been used to provide Wi-Fi in the parks in different city locations, raised a question about whether there are plans to add Wi-Fi access to public housing across the city. Mr. Amaral noted the work of the MA Broadband Institute and the possibilities that could come from that office. He also mentioned both the City and OHCD's interest in seeing an expansion of Wi-Fi in the City and, as this is a public good, would like to see every household have such access in the future.

Heidi Collins, Southeast Center for Independent Living, stressed the importance and priority of providing more accessible, affordable housing in New Bedford, suggesting that this is the "singular biggest need in the city." Additionally, she spoke to the need for housing solutions that ensure people, particularly the increasingly large numbers of those who are "medically compromised" have appropriate access into the shelter system, respite housing, and accessible units. After some discussion around a particular example of a current individual living unsheltered but in need of such support, Ms. Collins concluded her comments that a final priority should be around foreclosure issues that, from what she sees, "disproportionately effects those with significant physical needs." The importance of keeping someone in their home is critical.

Mr. Amaral invited additional remarks, but no additional comments, concerns or suggestions were received. With that, and after reiterating the application schedule once again, Mr. Amaral thanked everyone for coming and adjourned the meeting at 6.30 pm.

FY 2025-FY2029 CONSOLIDATED PLAN FY2025 ACTION PLAN

COMMUNITY FORUM

Public Meeting#2

**Office of Housing and Community Development
Wednesday, January 15, 202**

Public Meeting Attendees:

Joshua Amaral, Jennifer Clarke, and Nicole Curral,
City's Office of Housing & Community
Development;
Shelly Correia, Harbour House

Sheila Chasse, Catholic Charities of the Fall River
Diocese
Rep. Chris Hendricks
Fabian Mathias, Dream Out Loud
Anonymous, Dream Out Loud

The meeting began at 6:03pm.

Joshua Amaral, Director of the Office of Housing and Community Development (OHCD) welcomed the attendees, stated the purpose of the meeting, described the work performed by OHCD, and that funds must benefit individuals and families who are low / moderate income. Mr. Amaral reviewed the outline for this public meeting and indicated that there would be significant opportunity to receive comments from the community / stakeholders about needs and priorities that should be considered/included as part of the forthcoming five-year Consolidated Plan (FY25 – 29) and one-year Action Plan (FY25). To solicit input, Mr. Amaral noted that the OHCD has made available both paper and online surveys in five languages including having copies available at this public meeting. At the close of the public comment process, information will be compiled, analyzed and included in the new Consolidated Plan. Ultimately, this plan is based on community input and will establish goals, objectives and priority for funding allocations.

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of the city's overall performance measurements accomplishments realized during the previous program year (FY23). The PowerPoint, itself, touched on eligible activities, broader community programming efforts, recently completed public facility projects and provided the opportunity to solicit input from those present, particularly relevant to the ConPlan and Action Plans. The availability of an online application that was released on this date (January 14th) was noted as was the presentation of a second public meeting the following night (January 15th) and an Application Technical Assistance Workshop to assist folks access, navigate and successfully submit an application for either CDBG or ESG funding for the coming fiscal year.

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With that, Mr. Amaral then opened the floor for questions and comments noting that all input would be received and incorporated into the Consolidated and Annual Action Plan.

Sheila Chasse, Catholic Charities of the Fall River Diocese, recommended an increase in homeless prevention (HP) funding particularly given the state's large rapid rehousing grant and its move away from awarding homeless prevention funding, itself, deferring instead to have folks rely on RAFT dollars rather than HP. Mr. Amaral and Ms. Chasse dialogued around what is being seen in the community, what is anticipated around homeless prevention needs the increasing numbers of elderly persons without sufficient incomes and those with disabilities and/or medically fragile situations. In summarizing her comments, Ms. Chasse indicated that because we are seeing higher numbers of those experiencing homelessness, we need to ensure we do everything to ensure we can "sustain who we have" while not adding more people.

Shelly Correia, Harbour House, agreed with Ms. Chasse's remarks and reinforced the importance of homeless prevention funding and cited her own experience using MA EOHLC funding and forthcoming (potential) Strategic Housing Initiative (SHI) funds and the high incidence of families being discharged with no (earned income) employment thus compromising their ability to sustain themselves in housing particularly once EOHLC and SHI funding is exhausted.

A Teacher (anonymous) from Dream Out Loud, spoke briefly noting the important aspects of their programming in reaching out and serving teens with creative after school programming.

Fabian Mathias, also from Dream Out Loud, emphasized the challenges related to high rents in New Bedford and the need for additional affordable housing. He spoke about a skateboard teaching concept and reiterated the successes of Dream Out Loud. Mr. Mathias also suggested funding for an indoor sports facility to which Ms. Chasse agreed this would be beneficial year-round to families.

No additional comments, concerns or suggestions were received.

Mr. Amaral concluded the meeting by noting the application schedule again and that applications for CDBG and ESG funding are now available through the OHCD website. A final reminder was offered as to the upcoming Application technical assistance workshops scheduled for Friday morning, January 17th.

Mr. Amaral thanked everyone for coming and adjourned the meeting at 6:45 pm.

City of New Bedford
Office of Housing & Community Development

PUBLIC COMMENT

A summary of the public comments received during the 30 day public comment period is provided here.

Comments are grouped by issue and Similar comments may have been combined or paraphrased.

Comment	Response
Issue:	
<p style="text-align: center;"><i>No public comments were received.</i></p>	

LETTERS OF SUPPORT



127 West Rodney French Blvd. ~ New Bedford, MA 02744 ~ 508.990.9090 (ph)
(formerly Brick by Brick: A Community Organization) ~ www.dreamoutloudcenter.org

April 16, 2025

Joshua Amaral, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA 02740

Dear Mr. Amaral:

On behalf of Dream Out Loud Center, Inc., I submit this letter to the Office of Housing & Community Development in support of its FY2025-FY2029 Consolidated Plan and its FY2025 Annual Action Plan.

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

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

I look forward to our continued work together.

Sincerely,

A handwritten signature in black ink, appearing to read "Tracy Furtado-Chagas".

Tracy Furtado-Chagas
Executive Director

SOUTH COASTAL COUNTIES LEGAL SERVICES, INC.

Administrative Office
TEL (508) 676-5022
FAX (508) 676-8657

99 South Main Street, Suite 200, P.O. Box 2507
Fall River, MA 02722-2507

April 16, 2025

Joshua Amaral, Director
Office of Housing and Community Development
608 Pleasant Street, 2nd Floor
New Bedford, MA 02740

Dear Mr. Amaral,

South Coastal Counties Legal Services, Inc. (SCCLS) is happy to submit this letter to the Office of Housing & Community Development in support of its FY2025-FY2029 Consolidated Plan and its FY2025 Annual Action Plan. The mission of our own organization is to achieve equal justice for the poor and disadvantaged members of our community through legal advocacy. As you know, the problems facing our clients are multifaceted. Resolving these problems requires a variety of different solutions, sustained effort, and wrap around services. Our partnership with the city of New Bedford, and the community partners operating in the city, has allowed us to provide better services to our clients. While SCCLS values the direct funding and support we receive through city-based programs such as this one, we are enthusiastic supporters of the city's efforts to assist its most vulnerable residents in other ways in service of this greater mission.

I urge you to support the Consolidated Plan and the Annual Action Plan. With your support, we can continue the ongoing work to address the host of challenges facing the low and moderate-income residents of New Bedford and build a more resilient community together.

Sincerely,



Christopher Oldi, Esq.
Executive Director
coldi@sccls.org
(774) 488-5950

South Coastal Counties Legal Services is funded by individuals, corporations, municipalities, foundations, and the following partners:



SCCLS is a 501(c)(3), not for profit agency. All funds received by SCCLS are spent in accordance with the Legal Services Corporation Act of 1974, as amended 1977, 42 U.S.C. §§ 2996 et. seq., its implementing regulations, 45 C.F.R. § 1600 et. seq., and other applicable law.



863 Belleville Avenue
New Bedford, MA 02745

4/21/2025

Mr. Joshua Amaral
Office of Housing and Community Development
608 Pleasant Street
2nd Floor
New Bedford, MA 02740

Dear Mr. Amaral,

Coastline Elderly Services, Inc. is delighted to endorse the Office of Housing and Community Development's FY 2025-2029 Consolidated Plan and its FY 2025 Annual Action Plan. Having reviewed the Plan, Coastline acknowledges the City of New Bedford's dedication to delivering services and programs that benefit many city residents.

The support from the Office of Housing and Community Development has been instrumental for Coastline in administering the Community Mainstream Resources program. This initiative plays a significant role in reducing homelessness by connecting individuals with various resources, thereby addressing the needs outlined in the City's Consolidated and Action Plans.

Coastline fully supports the Plan, appreciating how it aligns with the priorities and objectives of the City of New Bedford's initiatives, demonstrating a continued commitment to enhancing community support and development.

Sincerely,

Justin Lees
Chief Executive Officer
Coastline

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



508-999-6400



fb.me/CoastlineNB



www.coastlinenb.org



CITY OF NEW BEDFORD

PARKS, RECREATION & BEACHES

JONATHAN F. MITCHELL, MAYOR



Joshua Amaral, Director
Office of Housing and Community Development
608 Pleasant Street
New Bedford, MA. 02740

April 17, 2025

Dear Joshua,

We submit this letter to the Office of Housing & Community Development in support of its FY2025-FY2029 Consolidated Plan and its FY2025 Annual 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 allowing funded agencies to serve 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 of our city.

CDBG funding for recreational and employment readiness programs allows us to provide direct services to at-risk families and individuals in New Bedford. We are able to provide free year-round, weekday after school programs at the Andrea McCoy Recreational Center, the Ricketson Nature Center, and the Ashley Park Community Center all in New Bedford in low to very low-income neighborhoods, meeting a vital community need for supervised out of school time enrichment opportunities. We are continuing to grow our enrichment programs at these locations providing city youth with exciting hands-on learning opportunities, social engagement and outdoor fitness. CDBG funding also allow us to provide direct public services to families and residents in parks through our STEP Training and Employment Program (STEP). STEP helps to meet the identified need for job training and job readiness for at risk city youth by providing employment hours in our out of school time programs and other direct service programs, such as the Park Ambassador program, while also providing much needed income for youth and families. One hundred percent of the STEP positions go to city youth and young adults self-identified as low income. Youth are selected for participation in the STEP program based on their need for job readiness skills.

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,

A handwritten signature in black ink, appearing to read "Mary S. Rapóza".

Mary S. Rapóza, Director

ADMINISTRATIVE OFFICES
181 HILLMAN STREET, BLDG. #3
NEW BEDFORD, MA 02740
PHONE 508-991-3015

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

Youth Opportunities Unlimited, Inc.
Victory Park Warming House
224 Brock Avenue, New Bedford, MA 02744
508-954-6586
www.YOUnb.org



April 17, 2024

Mr. Joshua Amaral
City of New Bedford
Office of Housing & Community Development
608 Pleasant Street
New Bedford, MA 02740

Re: FY 2025 Draft Annual Action Plan &
5-year Consolidated Plan

Dear Mr. Amaral:

After reviewing the 2025 Draft Annual Action Plan and the 5-year Consolidated Plan, Youth Opportunities Unlimited, Inc. (Y.O.U.) proudly expresses our full support for the goals and strategies outlined within both plans.

CDBG funding has been instrumental in expanding access to vital services and creating meaningful opportunities for low- to moderate-income individuals—many of whom are served directly through our programs. As residents of the City, several members of Y.O.U.'s Board and staff have seen firsthand the transformative impact these investments have on strengthening neighborhoods and improving quality of life.

Y.O.U. enthusiastically endorses both the Annual Action Plan and the Consolidated Plan, and we remain steadfast in our commitment to working alongside the City and our fellow community partners to advance equity, opportunity, and well-being for all New Bedford residents.

Sincerely,


Bernadette M. Souza
Executive Director



City of New Bedford

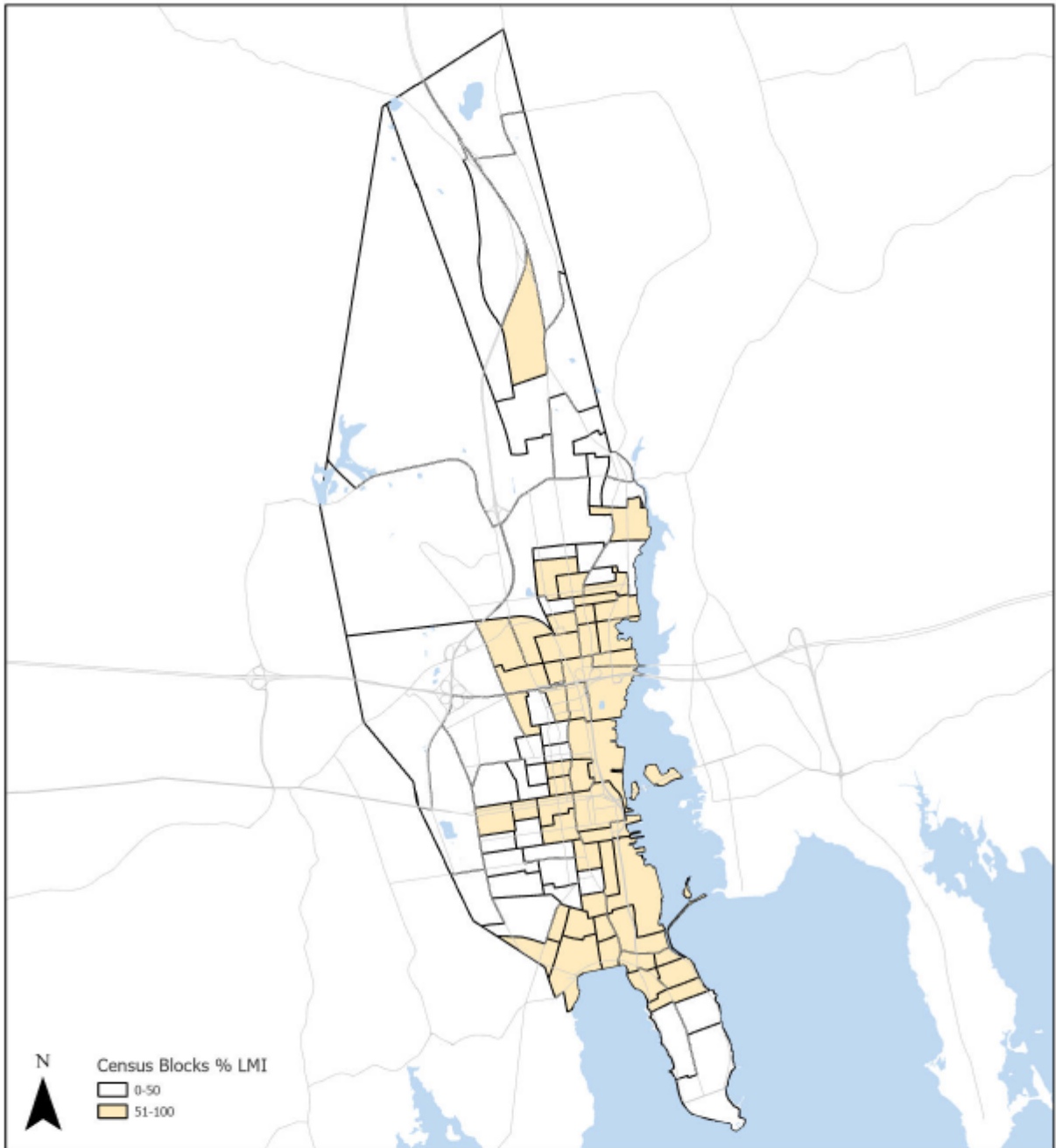
Consolidated Plan FY2025 – FY2029 and Action Plan FY2025

Appendix II

Grantee Unique Forms

- Geographic Distribution Map
- LMI Census Tracts Map
- HOME Affordable Housing Restrictions
- HOME Mortgage
- HOME Promissory Note
- ESG Written Standards
- ESG Performance Standards for Evaluating
- Coordinated Entry System Operating Standards
- FY25 Detailed Budget and Pie Charts

Geographic Distribution Map

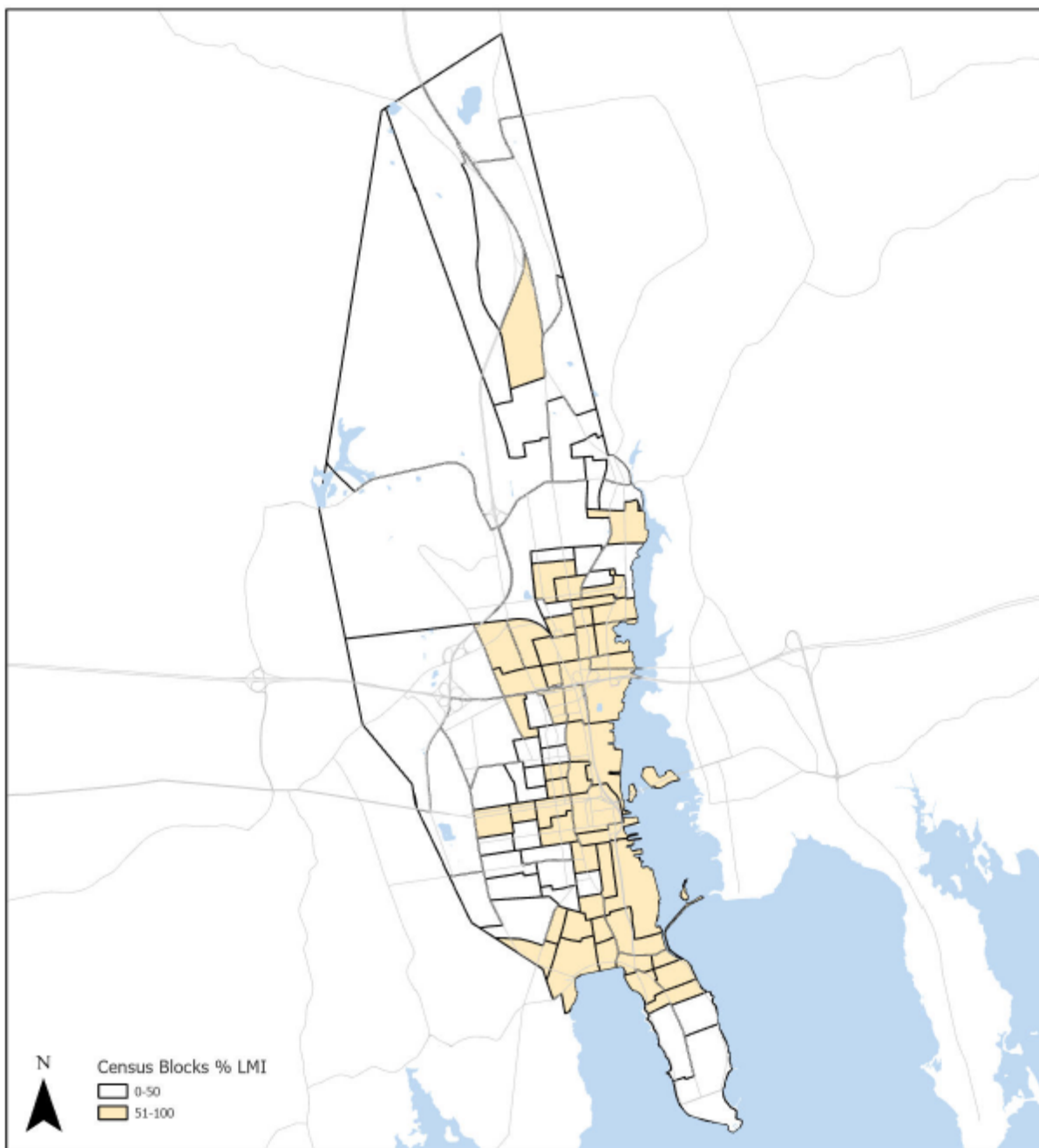


Census Blocks with Concentrations of LMI Populations

City of New Bedford's Office of Housing and Community Development
Joshua D. Amaral, Director

2025

LMI Census Tracts Map



Census Blocks with Concentrations of LMI Populations

City of New Bedford's Office of Housing and Community Development
Joshua D. Amaral, Director

2025

HOME Affordable Housing Restrictions

HOME INVESTMENTS PARTNERSHIP PROGRAM

applicant's names with an address of **property address**, New Bedford, Massachusetts (the "Borrower") grants with quitclaim covenants, to The City of New Bedford by and through the Office of Housing & Community Development, 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 **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
Office of Housing & Community Development
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

Bristol, ss.

closing date

Then personally appeared the above-named applicant's names and acknowledged the foregoing instrument to be his,her,their free act and deed before me.

Notary Public
My Commission Expires:

EXHIBIT A - Property Description

HOME Mortgage

City of New Bedford, MA

HOME Program Mortgage

Name and Address of Borrower:

Name

Addr

City, State, Zip

PROPERTY LOCATION: **Property Address**

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 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 of upon proper payment of all sums secured by this Mortgage, Lender shall discharge this Mortgage without cost to Borrower. Borrower shall pay all costs or recordation, if any.

Witness our hands and seals this day of

Witness

COMMONWEALTH OF
MASSACHUSETTS

County of Bristol, ss.,

On this of , 20 , before me, the undersigned notary public, personally appeared , and proved to me through satisfactory evidence of identification, which was , 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:

HOME Promissory Note

PROMISSORY NOTE

City of New Bedford

HOME INVESTMENT PARTNERSHIP PROGRAM ("HOME")

Loan Amount:

Date:

Property Location: New Bedford, Massachusetts

Name and Address of Borrower:

applicant's name

address

New Bedford, Massachusetts

1. BORROWER'S PROMISE TO PAY

FOR VALUE RECEIVED, the undersigned applicant's name (the "Borrower"), promise to pay to the order of City of New Bedford, (the "Lender"), a municipal corporation in the Commonwealth of Massachusetts, acting by and through the Office of Housing & 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.

All principal and other payments due under this Note if not sooner paid shall be payable on _____ (the "Maturity Date").

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 an eligible HOME 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 – first mortgage payoff amount – reasonable closing costs – down-payment contributed by the borrower)

B. In the event the net proceeds of the sale, based on the aforementioned formula, are insufficient to repay the City's HOME investment, the borrower will not be responsible for the difference.

- C. 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.
- D. 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 Maturity Date 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 "Delinquency Rate" (the annual rate which is five percent (5%) per annum above the Prime Rate as published in the Money Rates section of the Wall Street Journal and (ii) the maximum rate of interest which may lawfully be charged or collected on account of such unpaid amounts in accordance with applicable law. 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 mortgage property or the placement of any liens, attachments, or other encumbrance of any nature on the 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 mark(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.

All payments shall be made at the office of Holder in New Bedford, Massachusetts, acting by and through the Office of Housing & Community Development, as its address at 608 Pleasant Street, New Bedford, Massachusetts 02740, or at such other place as Holder hereof may from time to time designate in writing. If any portion of the indebtedness evidenced hereby is not paid when due, then in addition to all other rights and remedies of Holder hereunder and under the Mortgage or other instruments executed incident hereto, Borrower agrees that all unpaid amounts shall bear interest until paid at the lesser of the following rates (the lesser of such rates, the "Delinquency Rate"): (i) the annual rate which is five percent (5%) per annum above the Prime Rate as published in the Money Rates section of the Wall Street Journal and (ii) the maximum rate

of interest which may lawfully be charged or collected on account of such unpaid amounts in accordance with applicable law. Further, if any payment due under this Note is delinquent for five (5) days or more, or if any other amount due under the Mortgage, or any other Loan Document is not paid within five (5) days after notice from Holder that such payment is due, then Borrower shall pay, in addition to any other sums due under this Note (and without limiting Holder's other remedies on account thereof), then and thereafter, until such delinquency is cured, interest on such delinquency at the Delinquency Rate.

Prior to the occurrence of a default continuing beyond any applicable curative period, all payments shall be applied first to interest and costs and the balance to principal. Upon the occurrence of a default continuing beyond any applicable curative period, all payments received by Holder on this Note shall be applied to the indebtedness and sums due under the Note in such order as Holder shall determine.

Whenever notice, demand or a request may properly be given under this Note, the same shall always be sufficient if in writing and given in the manner set forth for the provision of notice under the terms of the Mortgage. Borrower shall not assign its rights or obligations under this Note without the prior written consent of Holder. If (a) Borrower fails to pay principal on or before the date when due, as above expressed, or (b) any other Event of Default occurs as defined in the Loan Agreement, then, in any such event (each, an "Acceleration Event") the entire amount of principal remaining unpaid under this Note and all other amounts payable to Holder hereunder shall, at the option of Holder, become at once immediately due and payable, without further notice. The failure of Holder to exercise said option shall not constitute a waiver of the right to exercise the same at any other time.

4. PAYMENT OF NOTE HOLDER'S COSTS AND EXPENSES

If the Lender is required to initiate legal process as the result of the Borrower's default as described above, the Lender will have the right to be paid back for all of its costs and expenses incurred as a result of such default, to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorney's fees.

5. THIS NOTE SECURED BY A MORTGAGE

In addition to the protections given to the Lender under this Promissory Note, a Mortgage of the Property of even date (the "Mortgage") sets forth certain other terms and conditions that apply to the Loan and protects the Lender from possible losses which might result if the Borrower does not keep the promises made in this Promissory Note.

6. BORROWER'S WAIVERS

The Borrower waives all rights to require the Lender to do certain things to the extent permitted by law. These things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice to dishonor"); (C) to obtain an official certification of nonpayment (known as "protest").

7. GIVING OF NOTICES

Any notices that must be given to the Borrower under this Promissory Note will be given by delivering it or by mailing it by certified mail addressed to the Borrower at the address of the Property set forth above. A notice will be delivered or mailed to the Borrower at a different address if the Borrower gives the Lender proper written notice of the Borrower's different address.

Any notice that must be given to the Lender under this Promissory Note will be given by delivering it or mailing it by certified mail to the Lender at the following address:

City of New Bedford
c/o OHCD
608 Pleasant Street
New Bedford, MA 02740

8. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

If more than one person signs this Promissory Note, each person is fully and personally obligated to keep all of the promises made in this Promissory Note. Any guarantor, surety, or endorser of this Promissory Note is also obligated to do these things. The Lender may enforce its rights under this Promissory Note against the signatories either individually or together. This means that both signatories, either individually or together, may be required to pay all of the amounts owed under this Promissory Note.

9. TERM

The term of this Promissory Note shall be for 10 (Ten) years commencing 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:

ESG Written Standards

Standards for Provision of ESG Assistance in New Bedford, MA

The Emergency Solutions Grant (ESG) program, administered by the U.S. Department of Housing and Urban Development (HUD), provides funds to support homelessness prevention, emergency shelter, rapid rehousing, and street outreach services. ESG-funded programs are required to meet specific standards and guidelines for service provision, ensuring that the assistance is delivered efficiently, effectively, and equitably. These standards are meant to guide the provision of ESG assistance in a manner consistent with the ESG Statute (24 CFR 576) and to maintain consistency and quality across the various programs and communities.

Although the City of New Bedford is part of the MA-505 Continuum of Care known as the Bristol County Continuum of Care (BCCC), it is, independent of the CoC, an entitlement grantee receiving an annual allocation of ESG funding from HUD. New Bedford annually competitively awards subrecipients who undertake ESG funded projects and must abide by these ESG Written Standards.

Key Standards for the Provision of ESG Assistance

The primary standards and requirements for ESG-funded programs include:

1. Eligibility Criteria

ESG assistance is available to individuals and families who meet specific eligibility requirements. These include:

- **Homelessness Status:** Individuals and families who are literally homeless (e.g., living in emergency shelters, on the streets) or at risk of homelessness (e.g., those facing eviction or housing instability) are eligible for ESG assistance.

Standards For Emergency Shelter:

- Must be literally homeless according to HUD Definitions.
- Can be safely maintained in shelter and behavior is not an obstacle to safety.
- Registered sex offenders are *not* eligible.
- Families must be referred to Massachusetts (EOHLC) Executive Office of Housing & Livable Communities located within the (DTA) Department of Transitional Assistance before offered other shelter/housing options.
- Emergency Shelter should be reserved for the most vulnerable, hardest-to-serve clients.

Standards for Shelter Admission, Diversion, Referral, and Discharge by Emergency:

- Emergency Shelters: 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

- Admission, Diversion and Referral: ESG Shelter Subrecipients must conduct an initial evaluation of all individuals or families to determine if they meet eligibility requirements for admission to their emergency shelter or if they should be diverted to the Continuum of Care's Coordinated Entry System (CES) Team to assess for other ESG funded components (e.g. rapid re-housing or homeless prevention assistance) and/or referred for other mainstream resources.

ESG Subrecipients 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.

Standards for 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.
- **Income Requirements:** ESG funds are typically directed to households with incomes at or below 30% of the Area Median Income (AMI).
- **Reevaluation:** ESG Subrecipients must re-evaluate each program participant's eligibility and the types and amounts of assistance the participant needs not less than once every three (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 thirty (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 thirty (30) percent 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.
- **Documenting Homelessness:** In most cases, participants must provide documentation demonstrating their homeless status (e.g., shelter records, a referral from a social services agency).

- **Access**

- Individuals needing emergency shelter or cold weather overflow shelter must contact the providers directly for space and accommodations. Individuals seeking to enter an emergency shelter in the City of New Bedford will discuss diversion from shelter with shelter staff. Families needing emergency shelter must directly contact the state family shelter system through the MA EOHLC's telephonic line. The CES Team at 508.501.0900 (ce@comcounseling) is also available to provide the relevant phone numbers to all interested parties.
- The CES Team will coordinate with family shelters in the New Bedford CoC to determine if any families meet the qualifications for Permanent Supportive Housing (PSH). If so the CES Team will encourage the families to complete the CoC's online Coordinated Housing Assessment Tool (CHAT) at <https://www.bristolcountycoc.com/coordinated-housing-assessment-tool/> and may, as appropriate, meet with them either virtually or in person. The family will then be placed on the by-name list and the case manager will be invited to discuss at a case conferencing meeting to prioritize placement into PSH or refer for rapid rehousing.
- Those interventions that do require prioritization based on severity of service need or vulnerability shall be those individuals not requiring emergency interventions. When assessing each individual client and or client family the CES Team will rely on the CoC's Coordinated Entry Operational Standards and CoC Prioritization, *as amended*, as guidance for evaluating individuals and families' eligibility for housing and/or services.

- **Placement Standards**

- **Diversion**

- a. The CES Team will review potential resources with the project participant within their own family and resources.
- b. The CES Team will review resources used in the past and potential resources that the individual or household could use either temporarily while accessing services or could use to prevent the need for ongoing services.
- c. If sustaining current housing is possible, divert to homeless prevention or rapid re-housing.

- **Homeless Prevention**

- a. Anyone presenting as a candidate for prevention services/assistance will be notified by the CES Team as to any necessary documentation needed for application and will be told to contact the homeless prevention providers in the continuum including Catholic Charities of the Fall River Diocese and PACE rotating between the two agencies.
- b. If the project participant/household does not have documentation then the CES Team will identify needed documentation and next steps.

- **Rapid ReHousing**

- a. The CES Team will notify who may qualify for Rapid ReHousing services as to what documentation is needed for application and will be told to contact providers for Rapid Rehousing rotating between the agencies.
- b. If the client does not have documentation then the CES Team will identify needed documentation and next steps.
- c. If sustaining housing is possible, divert to prevention.

▫ **Permanent Housing/Permanent Supportive Housing**

- a. The CES Team will complete the CHAT with the client household in order to go onto a waiting list for PSH (Permanent Supporting Housing), or Permanent Housing
- b. The (potential) project participant will be given a score based on need and will be referred to an opening in PSH or a referral to PH based on priority rating which may be determined by vulnerability and case conferencing.
- c. If there are no openings available the (potential) project participant will enter a waiting list which is based on those with the most need.

In addition to these placement standards for clients and eligibility standards in the MA-505 CoC's Coordinated Entry Operating Standards, all other minimum standards presented in the CoC's Operational Standards *as amended* shall additionally be met or exceeded by the respective programs providing each housing type.

2. Housing Standards

Programs that receive ESG funding must adhere to specific shelter or housing standards, ensuring that the temporary or permanent housing provided meets safety, quality, and habitability requirements:

- **Emergency Shelters:** Emergency shelters must meet specific HUD standards known as Habitability Standards for safety, cleanliness, and accessibility. Shelters should provide safe, habitable conditions for individuals and families, including appropriate heating, sanitation, and privacy, where feasible. All ESG-funded shelters in the city must conduct and meet all Habitability Standards each year prior to the receipt of any ESG funding awarded by the City of New Bedford.
- **Rapid Rehousing and Homeless Prevention (Housing):** For both rapid rehousing and homelessness prevention, any housing provided must meet minimum standards of quality and habitability, as defined in the local area's housing code and/or HUD's standards (i.e. Housing Quality Standards or "HQS" or NSPIRE standards in accordance with current HUD policy).

All ESG Subrecipients 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.

3. Case Management and Supportive Services

A key component of ESG funding is providing case management and other supportive services to help individuals and families maintain housing stability. These services must at a minimum include:

- **Comprehensive Case Management:** Case management services should be available to all participants in ESG-funded programs. This includes creating and updating personalized housing plans, identifying barriers to housing stability, and providing referrals for additional services like mental health care, substance use treatment, job training, and financial literacy.
- **Access to Mainstream Resources:** ESG-funded programs are expected to link clients to mainstream services 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
- 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.

Standards for targeting and providing essential services specific to street outreach.

ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered people, connect them with emergency shelter, housing, or critical services, and provide urgent, non-facility-based care to unsheltered 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 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:

- Engagement;
- Case management;
- Emergency health services – only when other appropriate health services are inaccessible or unavailable within the area;
- Emergency mental health services – only when other appropriate mental health services are inaccessible or unavailable within the area;
- Transportation; and
- Services for special populations

ESG Subrecipients 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.

Standards for targeting and providing services specific to rapid rehousing.

For rapid rehousing programs, the length of support should be tailored to the needs of each participant. Generally, housing assistance and case management should continue for as long as necessary (and for which funding to do so is available) to ensure successful housing retention.

4. Coordination with Local Continuum of Care (CoC)

ESG-funded programs are required to work with, and actively participate in, the local **Continuum of Care** (the BCCC), a community-based system designed to promote collaboration and coordination across homelessness service providers. Such integration into the BCCC shall include:

- **Active Participation in the Coordinated Entry System (CES):** ESG-funded projects must participate in the BCCC’s CES which is designed to ensure individuals and families experiencing homelessness are assessed, prioritized, and referred to appropriate services based on their needs. (*NOTE: Although New Bedford’s Individual and Family ESG funded Emergency Shelters do not need to receive*

referrals from the CES Team, they must work with CES to assist those already in shelter move on toward stability and permanent housing.)

- **Collaboration with Other Providers:** ESG programs should work closely with other homelessness service providers such as shelters, food banks and job training programs, and participate within the CoC's broader network of services that support long-term solutions to homelessness.

5. Data Collection and Reporting Standards

All New Bedford ESG-funded projects must use the CoC's Homeless Management Information System (HMIS) to collect and report data on program participants, including information about demographics, services provided, housing outcomes, etc.

Compliance with data collection and reporting is critical for transparency and accountability and includes requirements around:

- **Data Quality:** Programs must ensure the accuracy and completeness of project participant records in HMIS, must ensure data privacy and must follow applicable data protection standards in accordance with the BCCC's adopted HMIS standards, policies and procedures.
- **Performance Reporting:** Subrecipients must submit quarterly and annual performance reports to the City detailing the program's effectiveness in meeting its goals and providing updates on the outcomes achieved. Additionally, consistent with ESG record keeping and reporting requirements found at 24 CFR part 576.500, ESG Subrecipients must develop and apply written policies to ensure the safety of program participants through the following actions:
 - All records containing personally identifying information (PII 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 received ESG assistance will be kept secure and confidential consistent with HUD and OHCD adopted PII policies.
 - 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.

(NOTE: All Domestic Violence-based projects must use a comparable data base consistent with HUD standards and may not use traditional HMIS.)

6. Preventing and Reducing Barriers to Access

City of New Bedford ESG funded programs should ensure that individuals and families experiencing homelessness or at risk of homelessness have access to assistance, regardless of any potential barriers to ensure at a minimum, the following:

- **No Wrong Door:** ESG programs should have a “no wrong door” policy, ensuring that people are not turned away from services based on the nature of their crisis (e.g., if they are too intoxicated, have a criminal background, etc.).
- **Non-Discrimination:** ESG services must be provided in a non-discriminatory manner, and programs must comply with civil rights laws, including the Fair Housing Act and Section 504 of the Rehabilitation Act, ensuring access for all individuals.
- **Cultural Competency:** Programs should be culturally competent, offering services that serve the diverse needs of the population.

7. Financial Assistance and Resource Standards

The use of ESG funding awarded for financial assistance (e.g., rent, security deposits, utility payments) must be aligned with the following standards:

- **Assistance Limits:** All ESG Subrecipients must abide by the limits on the amount of financial assistance that can be provided as stipulated in their Subrecipient Agreements and Scope of Services consistent with HUD regulations. As an example, in rapid rehousing programs, the assistance typically should not exceed 24 months but given the size of the award and anticipated number of project participants to be served, the 24-month period may be reduced. Additional private funding can also be used to offset costs to ensure longer assistance periods.
- **Progressive Assistance/Progressive Engagement:** ESG funding should prioritize long-term self-sufficiency, offering progressive assistance (also known as Progressive Engagement) where participants are expected to contribute more (assist/engage more) toward their own housing costs as they stabilize to better prepare them over time for independent stability going forward.
- **Eviction Prevention Assistance:** For prevention services, assistance should include a careful focus on resolving issues that could lead to eviction, such as paying back rent, utility bills, or other housing-related debts.

8. Sustainability and Long-Term Housing Stability

ESG programs should not only focus on immediate relief but also on the sustainability of housing and self-sufficiency. This includes:

- **Stabilizing Individuals and Families:** ESG services must aim to improve the long-term housing stability of individuals and families by addressing the root causes of homelessness (e.g., unemployment, mental health issues, substance use disorders, lack of affordable housing).
- **Sustainability of Housing Solutions:** Rapid rehousing programs should prepare participants for the eventual termination of assistance, ensuring they have the skills and resources to maintain housing without ongoing financial support.

9. Emergency Shelter and Safety Standards

Emergency shelters funded by ESG must meet safety and quality standards (in addition to the Habitability Standards noted under item #2), including:

- **Health and Safety Protocols:** Shelters must have basic health and safety standards in place, such as safe sleeping areas, sanitation facilities, and protocols for ensuring the safety of clients (e.g., fire exits, security measures).
- **Accessibility:** Shelters must be accessible to individuals with disabilities and provide accommodation as needed.

10. Equity and Fair Access

ESG-funded programs must ensure equitable access to services, with particular attention to underserved and marginalized populations:

- **Lived Experience:** ESG funded programs must ensure that they include those with lived experience in their organizational structure to ensure that the voice of those experiencing homelessness is heard and authentically incorporated into the program, itself.
- **Access for Vulnerable Populations:** ESG programs must take steps to ensure that all eligible individuals and families, particularly those from marginalized communities (e.g., racial minorities, LGBTQ+ individuals, veterans), have access to services and resources.
- **Community Involvement:** Local input and community involvement are essential in the design and implementation of ESG programs, ensuring that the needs of diverse populations are met.

11. Residency

When applying for any ESG-funded program including Shelter, Homeless Prevention and Rapid ReHousing, residency within the City of New Bedford is determined. Residency can be determined by current placement (if unhoused on the streets in New Bedford) or by showing reasonable ties to the City of New Bedford. Applicants should be able to show that they either became homeless in the City of New Bedford and were forced to leave to find temporary housing or shelter, or have services in the community (medical, school, DTA, DCF, etc.) which would indicate that the City of New Bedford is their home/residence of origin.

12. Standards for Homeless Prevention/Rapid Rehousing – Share of Rent/Utilities

Standards for determining the share of rent and utilities costs that each project participant must pay, if any, for both homelessness prevention and rapid re-housing projects exist and shall 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 more than 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 the property

manager and tenant as well as the owner of property and ESG Subrecipient.

- No rental assistance may be made to an individual or family 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.

13. Standards for Homeless Prevention/Rapid Rehousing – Share of Rent/Utilities

Standards for determining how long a particular project participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time is subject to the general conditions under 24 CFR 576.103 and 24 CFR Part 576.104, ESG Subrecipients may provide a program participant with up to 24 months of rental assistance during any three (3) year period. This assistance may be short-term rental assistance (up to 3 months of rent), medium-term rental assistance (more than 3 months but not more than 24 months of rent), payment of rental arrears, or any combination of this assistance.

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.

14. Standards for determining type, amount, duration of housing stabilization & relocation svcs.

Standards for determining the type, amount, and duration of housing stabilization and/or relocation services that may be provided to a project participant, including the limits, if any, on the homeless prevention or rapid rehousing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants received assistance; or the maximum number of times the program participants may receive assistance is subject to the general conditions under 24 CFR 576.103 and 24 CFR Part 576.104, Subrecipients 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.

Provision of ESG Assistance

The City of New Bedford's Office of Housing & Community Development (OHCD) is responsible for the monitoring and oversight of all ESG funds and programs to whom such funds are awarded. In addition, the CoC's Performance Review Committee has responsibility for periodically reviewing the performance of individual programs and aggregated performance of all ESG projects.

By adhering to these standards, ESG programs are better equipped to provide high-quality services that help individuals and families achieve stability, prevent homelessness, and successfully transition to permanent housing. These standards are designed to ensure that ESG funds are used effectively to create long-lasting solutions to homelessness.

ESG Performance Standards for Evaluating

PERFORMANCE STANDARDS *for* EVALUATING EMERGENCY SOLUTIONS GRANT PROJECTS

When evaluating Emergency Solutions Grants (ESG), performance standards are typically established to assess how effectively the funding is used to support homeless assistance programs. As a program managed by the U.S. Department of Housing and Urban Development (HUD), ESG dollars are aimed at helping individuals and families who are experiencing homeless or at risk of homelessness. The program has several core components, including street outreach, emergency shelter, homelessness prevention, rapid rehousing, and data collection.

Standards:

These performance standards are designed to ensure that ESG funds are used effectively to reduce homelessness and help vulnerable populations gain and maintain stable housing. The goal is to assess not just immediate outcomes (like placement in housing) but also long-term sustainability, system improvement, and the quality-of-service delivery.

In addition to the MA-505 Continuum of Care's prioritization and Written Standards published separately, the City of New Bedford considers the following when evaluating the efficacy of its ESG-funded projects (ESG Subrecipients):

1. Housing Outcomes

- **Rapid Rehousing Success:** An evaluation as to the percentage of individuals and families placed in permanent housing after receiving assistance. This is a key indicator of success for ESG projects, as the goal is to move people from temporary or unstable housing situations to permanent, stable living arrangements.
- **Prevention and Diversion:** The measurement of how effectively the program prevents homelessness or diverts individuals from entering shelter services. This includes assessing whether clients maintain housing stability after receiving homelessness prevention assistance.
- **Length of Stay in Emergency Shelter:** An assessment of how long individuals stay in emergency shelters before transitioning to stable housing. Shorter stays typically indicate better outcomes.

2. Service Effectiveness

- **Access to Services:** A review how well ESG-funded projects connect clients to necessary services such as case management, mental health, substance abuse treatment, or job training. The goal is to help individuals achieve housing stability and self-sufficiency.

- **Coordinated Entry System (CES) Integration:** An evaluation of how well programs integrate into the CES, ensuring people receive appropriate referrals based on their needs.

3. Financial Stewardship

- **Efficient Use of Funds:** A review of how ESG funds are allocated and whether they are used efficiently. This can include evaluating whether spending aligns with HUD guidelines and priorities, ensuring that funds are not misallocated or wasted.
- **Leveraging Other Resources:** The assessment of whether projects are leveraging other resources or funding in addition to ESG grants (e.g., state, local, or private funds) to maximize impact.

4. Data Collection and Reporting

- **HMIS (Homeless Management Information System) Compliance:** The evaluation as to how well the project uses the HMIS to track client data, services provided, and outcomes. Accurate data collection is critical for reporting requirements and for evaluating long-term impacts.
- **Timeliness and Accuracy of Reporting:** The measure of whether the project is consistently meeting HUD's reporting deadlines and providing accurate data.

5. Client Engagement and Satisfaction

- **Participant Engagement:** The evaluation as to how well the program engages clients, ensures they are actively participating in their housing plans, and supports their self-sufficiency.
- **Client Satisfaction:** A survey of clients or use of other methodologies to measure how satisfied they are with the services provided. Satisfaction rates can provide insights into the quality-of-service delivery.

6. Systemic Impact

- **System Capacity and Coordination:** A review of how the ESG-funded programs coordinate with other community resources, such as affordable housing providers, local health services, and social services. This assesses the impact on the larger homeless response system.
- **Sustainability and Long-term Impact:** An assessment of whether the ESG-funded program is building sustainable systems that contribute to long-term solutions for homelessness, rather than just addressing immediate needs.

7. Equity and Accessibility

- **Equitable Service Delivery:** An evaluation of how well the program ensures access for all eligible populations, particularly marginalized or underserved groups (e.g., racial minorities, LGBTQ+, veterans, people with disabilities).
- **Cultural Competency and Inclusivity:** An assessment as to how well the program accommodates the cultural, linguistic, and other specific needs of the population being served.

Tools for Evaluation:

- **HUD's ESG Program Monitoring Tools:** HUD may use specific performance tools or guidelines for evaluating ESG grantees and subrecipients, such as Annual Performance Reports (APRs) or other documentation of project performance.
- **Local Standards:** The City of New Bedford has its own specific performance standards factored into its evaluations that are based on local needs and priorities as established and adopted by the MA-505 Continuum of Care. It does so through the following two 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 participation enrollment in ESG activities. Each project is required to meet outcomes (from a mandated outcome list) aligned with the project's core services. Projects will track and report how many of their clients (based on HMIS data) 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 a prospective applicant's overall score.
 2. **Homeless Management Information System (HMIS):** The information in HMIS (or in the case of a domestic violence project, a comparable data base) is used to determine how well programs are meeting the objectives of ESG. ESG activities must adhere to HUD data, technical standards and performance thresholds including: 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 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 HMIS and a community dashboard maintained by Simtech Solutions on the city's behalf.

Coordinated Entry System Operating Standards

Begins on the next page.

Coordinated Entry System

OPERATING

STANDARDS

Revised and Adopted December 2024





OPERATING STANDARDS for COORDINATED ENTRY

1.0 OVERVIEW

The Bristol County Continuum of Care's Coordinated Entry system (CES) is a coordinated entry process serving the Bristol County Continuum of Care (BCCC or "CoC). The CES is operated by Community Counseling of Bristol County (CCBC) under contract with the City of New Bedford, recipient of funding from for these purposes from the U.S. Department of Housing and Urban Development (HUD).

The participating programs within the BCCC work cooperatively to provide a single point of intake and initial assessment for diversion, homeless prevention, rapid rehousing and permanent housing options. This will assist residents within the continuum by meeting their housing needs with more efficiency. The CES complies with the goals and regulations of the Emergency Solutions Grant (ESG) and the HEARTH (Homeless Emergency Assurances and Rapid Transition to Housing) Act and, through these operational standards, complies with the HUD Coordinated Entry Notices of the CoC Program interim rule: 24 CFR 578.7(a)8.

Referrals to housing, services and providers for the programming offered through the CES will be completed through a single source coordinated throughout the CoC. CCBC is responsible for the operation of the CES and serves as the coordinating sources for intake and assessment for diversion, homeless prevention, rapid rehousing and permanent housing options. All agencies receiving CoC or Emergency Solutions Grant (ESG) funding are required to participate. Other programs within the CoC are strongly encouraged to participate. Oversight of the CES will be provided by the BCCC Coordinated Entry Committee comprised of representatives of major stakeholders within the communities served.

The CES operates a coordinated entry system that complies with applicable civil rights and fair housing laws and requirements. The process ensures the Fair Housing Act is followed which does not allow discriminatory practices based on races, color, religion, sex, national origin, disability, or familial status. The programs follow Section 504 of the Rehabilitation Act which prohibits discrimination on the basis of disability under any program or activity receiving Federal financial assistance. Households are prioritized based on a number of factors including the CHAT (an assessment tool created by committee of the Continuum comprised of those with lived experience, current and past as well as direct care providers) score, case conferencing, and Continuum of Care priorities. Title VI of the Civil Rights Act is followed which prohibits discrimination on the basis of race, color, or national origin under any program receiving Federal financial assistance. Title II and III of the American Disabilities Act are also followed as no public or private entity discriminates on the basis of disability. Compliance with the Equal Access in Accordance with an

Individual's Gender Identity in Community Planning and Development Programs (24 CFR PART 5) will ensure no individual or family shall be discriminated against because of sexual orientation, gender identity or perceived gender identity.

In operating the CES, CCBC shall provide equal access to services regardless of disability or difficulty with communication. Participants have the right to request a reasonable accommodation as an exception to a policy or practice. A reasonable accommodation is a change, exception or adjustment to a rule, policy, practice or service. Such accommodation is not perceived as special treatment, but rather, providing equal opportunity in the use and exercise of the CES system that would otherwise not be possible without said accommodation. CCBC can provide documents and interaction in multiple languages for those who have limited English proficiency to ensure they have access to emergency services and housing through the participating CoC programs.

The Coordinated Entry System is informed by Federal, State and local Fair Housing laws and regulations and ensures that participants are not "steered" toward any particular housing facility or neighborhood because of race, color, national origin, religion, sex, disability or the presence of children.

All participants in the coordinated entry system shall be informed of the ability to file a nondiscrimination complaint in accordance with the HUD Coordinated Entry Notice Section II.B.12.g.

The CES process consists of several distinct components:

- **Marketing** of coordinated entry shall be an ongoing and robust undertaking to ensure maximum connection and exposure within the community.
- **Training** of CES staff shall be undertaken periodically and no less than annually; training of community partners shall be offered on an ongoing basis and at a minimum, once annually, to ensure maximum connectivity and clarity.
- **Access** into the local system for housing instability.
- **Completion of a comprehensive and standardized assessment tool**, that being a vulnerability index, in order to assess each potential project participant based on HUD preference further discussed in these Coordinated Entry Operating Standards and defined within the Continuum's Operational Standards as amended.
- **Strategic placement** based on client's completed assessment and existing resources.
- **Monitoring and evaluation** to ensure efficacy of the process.

3.1 MARKETING

The CES will be widely advertised throughout the CoC to ensure the community at large, mainstream resources and Participants, alike, are made aware of the Coordinated Entry System, what it offers and how one may enter the system for access to homeless prevention resources and housing. All marketing shall be done in a manner that ensures all people have fair and equal access to the Coordinated Entry System. All persons participating in any aspect of coordinated entry including access, assessment, prioritization and/or referral shall be afforded equal access to the CES's services and resources-regardless of race, color, national origin, religion, sex, age, familial status, disability, actual or perceived sexual orientation, gender identity, marital status or who are least likely to apply in the absence of special outreach.

Procedures and strategic measures shall include, at a minimum:

- 3.11 The CES will ensure all people in different populations and subpopulations within the CoC's geographic area—including people experiencing chronic homelessness, veterans, families with children, youth and survivors of domestic violence—have fair and equal access to the Coordinated Entry process.
- 3.12 The CoC will ensure that each project participating in the CES system posts, or otherwise makes publicly available, a notice (provided in the Appendix to these Standards) that describes Coordinated Entry and the CoC's affirmative marketing and outreach policy.
- 3.13 The notice in the appendix shall be posted in agency waiting areas and any areas where individuals and families may receive services.
- 3.14 All staff at each agency are required to know which personnel within their agency is responsible for discussing and explaining Coordinated Entry to a participant or prospective participant seeking such information.
- 3.15 The CoC will advertise in local publications germane to the CoC (such as StreetSheets) in multiple languages which provide information on a variety of services for low-income households, those struggling with substance use and/or those with mental health issues.
- 3.16 The CES will produce and distribute either in hardcopy or electronic format, material throughout the Continuum with the appropriate point of contact for access into the Coordinated Entry System as well as information regarding entrance into emergency services.
- 3.17 The CES will conduct periodic informational and/or training sessions in the Bristol County CoC for those who are new to the providers of services to those who may have unstable housing as well as those who provide mainstream resources and ancillary services.
- 3.18 The CES team will be available to provide individualized agency training and/or technical assistance on the coordinated entry system upon request from an agency or organization, including but not limited to hospitals, public housing authorities, law enforcement, and faith-based organizations
- 3.19 The CES will provide multi-language flyers to organizations, agencies and entities with locations frequently utilized by those needing services including the local health clinics and bus stations and encourage the posting of such materials at their respective locations. Additionally, the CoC shall post information about the existence of, and access to, the CES on its website as well as information relative to contacting the CES and accessing emergency shelters.

3.2 TRAINING

Because all CoC and ESG providers within the MA-505 CoC funded through McKinney Vento are required to participate in the CoC's Coordinated Entry System, staff from those CoC and ESG providers are expected to actively participate in available CES training to ensure their understanding of the system.

- 3.21 Only trained CoC providers wishing to produce referrals for Permanent Supportive Housing will successfully complete training provided by the Coordinated Entry Team. The training will be

conducted by the CES periodically and as may be requested by CoC organizations/agencies and the individual will be recorded as being proficient in and authorized to use the system as a provider producing referrals for Permanent Supportive Housing. Anyone receiving being so certified shall be considered a “trained provider” for the purposes of these Operational Standards.

- 3.22 The purpose of Coordinated Entry training is to provide all staff working with individuals and/or families who may be experiencing homelessness with a comprehensive understanding as to the Coordinated Entry process within the BCCC. Such understanding should include directing people to the online Comprehensive Housing Assessment Tool (CHAT), assistance in administering the CHAT if requested, connection with the Coordinated Entry Team, participating in regular by-name list meetings and fidelity to the CoC’s coordinated entry written policies and procedures.
- 3.23 All training for the coordinated entry process shall include, but not be limited to, a review of these Operating Standards including any adopted variations for specific subpopulations, requirements for use of assessment information to determine prioritization and criteria for uniform decision-making and referrals.
- 3.24 The CoC will consult with each participating project and review a sampling of project participants on an annual basis to evaluate the efficacy of intake, assessment and referral processes associated with the Coordinated Entry System. The requests for feedback must address the quality and effectiveness of the entire coordinated entry experience for both participating projects and households. The sampling of project participants shall include, at a minimum, someone who was provided assistance through differing interventions as well as a potential project participant who may have identified as having a disability and/or falling into one or more of the noted subpopulations so as to ensure a spectrum of users in differing circumstances. *See also* Section 3.6 Monitoring & Evaluation.

3.3 ACCESS

The CES is a streamlined process developed to ensure that all people experiencing a housing crisis—specifically experiencing or at risk of homelessness—in the Bristol County CoC have fair and equal access to housing resources and assistance.

The CoC offers the same assessment approach and standardized decision-making further described in Section 3.4 at all access points, all of which are usable by all people who may be experiencing homelessness or at risk of homelessness. The CES shall be easily accessed by individuals and families seeking housing or homeless prevention and/or services. Households can contact the CES at 508-501-0900. This line provides information in multiple languages regarding access to emergency shelter. Additionally, participants can leave voicemail if they are currently unsheltered. A QR code which connects to the online Bristol County CoC’s Comprehensive Housing Assessment Tool (CHAT) is also available and widely dispersed throughout the continuum. This allows those who have access to Wi-Fi the ability to provide basic information for the CES team to quickly facilitate communication with the contacting individual/family so that they may be assisted and/or assessed for shelter/housing/services. The CES team also holds regular hours at many locations throughout the continuum to help connect those seeking services with a Coordinated Entry Specialist. These in person locations including local libraries, soup kitchens, social service provider offices and Councils on Aging (COA).

All inquiries for the CES may be made as follows:

- Voice-mails can be left on the CES voicemail number (508.501.0900) and will be returned by a member of the CES Team on the next business day.

- Requests for assistance and/or information sent through email or the established QR code will be answered by the CES Team on the next business day.
- Interested persons seeking assistance can initially meet with someone during walk-in hours at local establishments such as public library branches, COA's and soup kitchens. A list of regularly scheduled walk-in locations is available online at <https://www.bristolcountycoc.com>.
- Appointments can also be made by emailing the Coordinated Entry Team at ce@comcounseling.org. In this way, those interested in seeking assistance can schedule an appointment with a CES Team member. Appointments may be made directly by potential project participants or through referral from any provider or mainstream resource.

Regardless of how CES is accessed, all persons will be served on a case-by-case basis with goals determined by need, circumstances and related conditions; such goals may include diversion, referral, assessment and placement in permanent housing as quickly as possible. The CES will also provide resources, information and phone numbers to additional providers and resources as needed including, but not limited to, MA Department of Transitional Assistance (DTA), MA Executive Office of Housing & Livable Communities (EOHLC) and Domestic Violence resources.

The CoC offers a standardized assessment approach further described in Section 3.4 at all access points. The assessment tool known more formally as the Comprehensive Housing Assessment Tool (CHAT), is designed to be user-friendly and can be easily accessed and completed by anyone who may be experiencing homelessness or at risk of homelessness.

Each of the CoC's CES access points seeks to maximize access opportunities and as such, take steps to offer coordinated entry process materials and participant instruction in multiple languages to meet the needs of minority, ethnic and groups with Limited English Proficiency as well as providing appropriate auxiliary aids and services necessary to ensure effective communication (TTY, large type, etc.)

- 3.31 **Families.** Because Massachusetts is a right-to-shelter state, all families seeking emergency shelter must go through the state's Emergency Assistance (EA) system through the MA Executive Office of Housing and Livable Communities (EOHLC) "telephonic intake line" at 1.866.584.0653. Families should always contact the state for assistance through this line *prior to* contacting the CES. Families contacting the CES first will be provided with this information. Families contacting CES who have already been determined to be ineligible for state shelter or who are on the waitlist for shelter will be provided with diversion options and opportunities for rapid rehousing and permanent housing as may be appropriate including referrals for HRSN (Housing Related Service Needs) services if they qualify through MassHealth.
- 3.32 **Victims of Domestic Violence, Stalking, Sexual Assault, Trafficking, Dating Violence.** Domestic violence is a pattern of violence or intimidation in a relationship by one partner/person against another, designed to establish power and control over the victim. It may be physical, sexual and include psychological abuse or assaults. If the participant is in imminent danger, fleeing, attempting to flee, under extreme life-threatening duress or is involved in a current domestic violence situation, the CES will immediately provide safety planning and connection with appropriate resources including: police, SafeLink, and/or local domestic violence shelters, including the Women's Center of Greater New Bedford and New Hope. No person shall be denied access to the coordinated entry process on the basis of being, or having been, a victim of domestic violence, sexual assault, trafficking, dating violence or stalking.

- 3.33 **Veterans.** If the participant is a veteran, the participant will be referred to the appropriate veteran's agencies. The participant will also be scheduled for an intake and assessment with the CES if they meet the qualifications of Homelessness or At Risk of Homelessness.
- 3.34 **Street Outreach.** Street outreach efforts shall be linked to the coordinated entry process. All street outreach efforts shall ensure that the outreach worker provides the individual/s with both verbal (when possible) and printed materials regarding the existence of, and access to, the CES and shall, to the greatest extent possible, offer immediate access to the CES by offering to complete the CHAT for anyone interested in housing services.

All households who are included in more than one of the populations noted (such as a veteran who is a victim of domestic violence) shall be provided resources to all access points for which they qualify.

3.4 STANDARDIZED ASSESSMENT TOOL (THE CHAT)

The CoC consistently applies one standardized assessment tool—the CHAT (Comprehensive Housing Assessment Tool)—in the operation of its coordinated entry system to ensure consistency throughout the CoC. In so doing it seeks to achieve fair, equitable and equal access for all to services within the community.

- 3.41 The CES staff or the provider of services who is trained to provide the CHAT and works with the participant will complete the tool with the participant to go onto a waiting list for PSH (Permanent Supporting Housing) and enter the by name list for those experiencing homelessness.
- 3.42 A trained provider (or CES staff) will give the completed CHAT and proof of homelessness or chronic homelessness and proof of disability to the CES.
- 3.43 CES staff will give the participant a score based on the completed CHAT participant will place the participant on a PSH wait list with the priority rating as determined by the CHAT and add the participant to the CoC's By-Name list (individual or family as appropriate) to be discussed at a case conferencing meeting to prioritize placement into PSH or to refer for rapid rehousing.
- 3.44 These Coordinated Entry Operating Standards as well as any CES policies and/or procedures cannot be used to screen people out of the coordinated entry process due to perceived barriers to housing services including, but not limited to, too little or no income, active or a history of substance use disorder, domestic violence history, resistances to receiving services, the type or extent of a disability-related services or supports that are needed, history of evictions or poor credit, lease violations or history of not being a leaseholder, or criminal record.
- 3.45 No part of the assessment process can require the disclosure of specific disabilities or diagnosis; such information can only be obtained for purposes of determining specific program eligibility to ensure appropriate referrals.

3.5 STRATEGIC PLACEMENT³

³ During the COVID-19 pandemic or any other declared emergency public health crisis, the CES Team will work cooperatively with the RAFT program and those working with referrals as this has been recognized as among the initial steps one should take in attempting to access assistance during such periods of crisis within the Commonwealth.

The CoC uses the coordinated entry process to prioritize persons experiencing homelessness within the CoC's geographic area based on:

- Specific and definable set of criteria that are documented, made publicly available and applied consistently throughout the CoC for all populations.
- The CoC's Operating Standards include the factors and assessment information with which prioritization decisions are made.
- Prioritization policies and procedures within the CoC's Operational Standards regarding CoC and ESG under 24 CFR 578(a)(9) and 24 CFR 576.4 and as amended.

A general family-based workflow and individual workflow demonstrating the movement through the CES is provided in Appendix G and H, respectively.

Immediate interventions will take place outside of the coordinated entry intake, as they do not require prioritization based on severity of services need or vulnerability shall be those individuals or families requiring entry into emergency shelter or, in the case of cold weather, the overflow shelter. In such cases the following shall apply:

3.51 Shelter Services

- a. Individuals needing emergency shelter or overflow shelter must contact the providers directly for spaces and accommodations. Individuals seeking to enter an emergency shelter in the Bristol County CoC will discuss diversion from shelter with shelter staff. Families needing emergency shelter must directly contact the state family shelter system through the MA EOHLC telephonic line. The CES will be available to provide the relevant phone numbers to all interested parties.
- b. The CES will coordinate with family shelters in the BCCC to determine if any families meet the qualifications for Permanent Supportive Housing (PSH). If so the CES will schedule to meet with the families, either virtually or in person, to complete a CHAT and PSH packet CES. The family will then be placed on the by-name list and the case manager will be invited to discuss at a case conferencing meeting to prioritize placement into PSH or refer for rapid rehousing.

3.52 Diversion

- a. CES staff will review potential resources with the participant/s within their own family and resources.
- b. Staff will review resources used in the past and potential resources that a participant could use either temporarily while accessing services or could use to prevent the need for ongoing services.
- c. If sustaining current housing is possible, divert to prevention or rapid re-housing.

3.53 Prevention

- a. Anyone presenting as a candidate for prevention services/assistance will be notified by the CES as to any necessary documentation needed for application and will be told to contact the homeless prevention providers in the continuum rotating between the agencies who receive such funding.
- b. Although the participant does not need to present documentation during the initial coordinated entry intake, should the participant indicate to coordinated entry staff that they do not have documentation, the CES will discuss next steps to assist the client.

Those interventions that *do* require prioritization based on the severity of services need or vulnerability shall be those individuals not requiring emergency interventions. The following order, consistent with the CoC's own Operational Standards as amended, provides guidance for evaluating individuals and families' eligibility for housing and/or services, will be used when assessing each individual client:

3.54 Rapid Rehousing

- a. The CES will notify anyone qualifying for Rapid ReHousing services what documentation is needed for application and will be told to contact providers for Rapid Rehousing, rotating between the agencies who receive such funding.
- b. If the participant does not have documentation, a CES Team member will identify the needed documentation and next steps.
- c. If sustaining housing is possible, divert to prevention.

3.55 Permanent or Transitional Housing

- d. A member of the CES Team will complete the CHAT with the participant household to go onto a waiting list for PSH (Permanent Supporting Housing), or Transitional Housing.
- e. Participants connected with a trained outside agency may complete the CHAT and packet with that agency. CES staff will review any packet submitted prior to entering the waitlist for PSH.
- f. Participants will be given a score based on need and referred to an opening in PSH or other appropriate housing based on priority rating determined by the CHAT and case conferencing.
- g. If there are no openings available, participants will enter the PSH waiting list which is based on those with the most need.

In addition to these placement standards for participants and eligibility standards in Section 4.0 of these Coordinated Entry Operating Standards, all other minimum standards presented in the CoC's Operational Standards *as amended* shall additionally be met or exceeded by the respective programs providing each housing type.

3.6 MONITORING & EVALUATION

- 3.61 The City of New Bedford's Office of Housing & Community Development (OHCD) is responsible for leading the evaluation process with assistance from the BCCC Coordinated Entry Committee. The purpose of the CES' evaluation is to identify opportunities to improve processes and policies. As the HUD Grantee, the OHCD will conduct internal monitoring of the program consistent with its monitoring procedures and reserves the right to conduct its own stakeholder consultations, surveys or otherwise solicit feedback from providers and households as to the operation and efficacy of the Coordinated Entry System.
- 3.62 The OHCD will conduct periodic monitoring of the CES to ensure compliance with these Operating Standards, consistency with its contractual obligations with the City of New Bedford and efficiency and effectiveness in service delivery. In so doing the City of New Bedford will, as with all monitoring, carefully review data and processes in a manner that ensures participant confidentiality.

- 3.63 In addition to individual CoC monitoring, the OHCD will support the BCCC Executive Board in reviewing the overall effectiveness of the CES for the region, following HUD standards for Coordinated Entry Systems.
- 3.64 The CES may additionally conduct its own stakeholder consultations, surveys or otherwise solicit feedback from providers and households as to the Coordinated Entry System.
- 3.65 The BCCC's Coordinated Entry Committee will periodically provide guidance and suggestions for the CES and possible reporting data points.

Determination of eligibility differs from the process of prioritization. The CoC does not use data collected from the assessment process to discriminate or prioritize households for housing/services on a protected basis (e.g. race, color, religion, national origin, sex, age, familial status, disability, actual or perceived sexual orientation, gender identity or marital status).

4.1 RESIDENCY

When applying for any CoC-based program including Homeless Prevention, Rapid ReHousing and the Permanent Supportive Housing (PSH) program, residency is reviewed by the CES Team. Residency can be determined by current placement (if located within the BCCC, then they are eligible for BCCC services) or by showing reasonable ties to the BCCC. Potential Project Participants (Applicants) should be able to show that they either became homeless in the Continuum and were forced to leave to find temporary housing or shelter, or have services in the community (medical, school, DTA, DCF, etc.) which would indicate that their home/residence of origin was within the Continuum

4.2 THRESHOLDS

4.21 Homeless Prevention

- ❑ An intervention designed to help individuals and families remain stably housed
- ❑ Must meet income guidelines
- ❑ Resources and services are tailored to the unique needs of the household

4.22 Transitional Housing

- ❑ Must be screened for diversion first
- ❑ Must be homeless coming from shelter or street with income < 30% AMI (Area Median Income).
- ❑ Applicants must be able to be safely maintained in the program
- ❑ Applicants cannot be slated for PSH and,
- ❑ At least one prior episode of homelessness (except young adults) and,
- ❑ Be classified as one of the following special subpopulations:
 - Young adult 18-24
 - Family with children under age 5
 - Substance use disorder
 - Behavioral health disorder
 - Military veteran
 - Fleeing DV and DV the cause of recent homeless episode

4.23 Rapid Re-Housing

- ❑ An intervention designed to help individuals and families quickly exit homelessness and return to permanent housing.
- ❑ Offered without preconditions (i.e. employment, income, absence of a criminal record or sobriety)
- ❑ Resources and services are tailored to the unique needs of the household

4.24 Permanent Supportive Housing

- ❑ Must meet HUD definition of literally homeless, and
- ❑ Include one family member with a disability
- ❑ If a family household, referral must be made to the Massachusetts (DHCD) Department of Housing and Community Development before offered other shelter/housing options.
- ❑ For HUD CoC-funded units, the priority for housing is given to those household who are defined as chronic homeless with the most barriers to housing

Participating agencies must notify the CES Team of each opening in their (relevant) housing programs and must additionally participate in case conferencing meetings that will include a consideration of vacancies. If a new housing program begins in a participating agency, it will be that agency's responsibility to submit its housing eligibility criteria form to the CES Team a minimum of one calendar week before any referrals to that housing can be made.

If a new agency would like to participate in the CES it must first contact the CoC through the OHCD. The OHCD and agency's new project will work with the CES Team to ensure they have provided the necessary documentation and information to participate in the CES.

5.1 TRANSITIONAL HOUSING

Staff at the Transitional Housing program will determine eligibility and acceptance or rejection into the program within three (3) business days. If the family or individual experiencing homelessness is accepted, the receiving program must document that acceptance and arrange for move-in within three (3) business days from acceptance. The CES may issue up to three referrals at any given time per vacancy.

5.2 PERMANENT SUPPORTIVE HOUSING

After the intake interview, the CES Team will determine eligibility and acceptance or rejection into the program within five (5) business days. If the individual or family experiencing homelessness is accepted the receiving program must document that acceptance and arrange for a move-in as follows:

- ❑ Project-Based PSH Program – dependent upon room readiness
- ❑ Scattered-Site PSH Program – dependent upon:
 - Tenant's acceptance of apartment
 - Landlord acceptance of tenant
 - Satisfactory inspection of unit, repairs and re-inspection as applicable

To ensure vacancies are promptly filled, the CES Team may issue up to three (3) referrals at any given time per vacancy.

In accordance with HUD standards, Participants are able to decline a referral and continue to receive services. CoC coordinated entry participants are freely allowed to decide what information they provide during the assessment process, to refuse to answer assessment questions and to refuse housing and service options without retribution or limiting their access to other forms of assistance.

When a participant refuses or rejects options presented to them, they maintain the right to remain on the placement/waiting list in accordance with their existing vulnerability index score.

Participants who accept a housing/service option at a program requiring certain pieces of information to ensure program eligibility when required (such as evidence of homelessness in order to comply with HUD's definition of homelessness) must produce that evidence in order to maintain their access into that program.

7.1 TRANSITIONAL HOUSING, RAPID RE-HOUSING and PERMANENT SUPPORTIVE HOUSING

Housing programs titled in this section may only decline individuals and families found eligible for and referred by CES under limited circumstances that include the following:

- ❑ There is no actual vacancy available
- ❑ The household presents with more people than referred by the CES
- ❑ The household has missed two intake appointments
- ❑ Based on individual program policies and procedures, the Receiving Program has determined that the individual or family cannot be safely accommodated
- ❑ Based on individual program policies and procedures the Receiving Program has determined the individual cannot meet tenancy obligations with the supports provided by the program.
- ❑ The household has not presented at the Receiving Program within five (5) business days from the intake appointment.

Programs may not decline people with psychiatric disabilities for refusal to participate in mental health services as long as the potential project participant reasonably complies with the tenancy and is of no harm to him/herself or others.

If an agency decides to reject a potential project participant they must document the reason for rejection with the CES and enter that information in HMIS.

If the client, referred by the CES, has not presented at the Receiving Program within five (5) business days from the intake appointment, the Receiving Program must notify CES and document the lack of follow-through by the client. Should the potential project participant present at or contact the Receiving Program after more than five days from the appointment, the Receiving Program must refer the household back to CES to update their information. The household is then placed back on the Centralized Waitlist.

7.2 PARTICIPANTS DECLINED BY ALL REFERRALS

The CES may convene a case conference in the event that a potential project participant has been declined by all programs. The purpose of the case conference will be to resolve barriers to the household receiving indicated level of services. The CES will determine which parties will attend the case conferences, including but not limited to the Assessment Entity, the Receiving Program/s, and other Collateral Contacts as determined necessary. The CES will then arrange a conference with the household to discuss any alternative options.

If a household can no longer be served by a housing program and the Receiving Program has exhausted all of its agency resources, the CES should be notified to determine if another placement could be made to prevent a return to emergency shelter or the streets.

Once a referral has been made by the CES Team, the Receiving Program is required to hold the unit vacant for three (3) business days to locate and inform the household of the availability of housing and arrange the project intake. The Receiving Program shall move as quickly as possible to gather appropriate information to move project participant into the program.

Upon completion of an assessment, each project participant will be provided with a notice that forms are available upon request should they wish to file any type of grievance including grievance for discrimination, placement decision, eligibility decision or other grievances. Grievances and/or appeals may be handled in one of three (3) ways:

- 10.1 To appeal or grieve an action of the CES including eligibility and/or referrals made by the CES, the household must complete a grievance/appeal form in writing and submit it within ten (10) days of project participant notification to the OHCD⁴ (who will provide a copy of it to Community Counseling of Bristol County, the agency providing CES). The OHCD will review and issue a response in writing within fourteen (14) days from its receipt of the appeal. Responses to this type of appeal are then submitted to the CES, the BCCC Coordinated Entry Committee, the Receiving Program (if applicable) and the project participant.
- 10.2 For those grievances and appeals directed to the program and/or program agency, all such matters will be handled within the agency to which the household has been referred according to their policies and procedures.
- 10.3 Should the project participant wish to appeal or grieve both the program and the CES, the household may complete the form identifying the two separate issues and the reason for appeal/grievances of each respective entity and submit it to both the program and the CES.

The CES will utilize uniform documentation for initial assessment, vulnerability index, and other procedures. The documentation identified within this section will be provided on an as-needed basis to agencies within the CES as well as the CoC should additional non-housing resources be deemed appropriate. The documentation are part of the CoC's written standards and procedures and is subject to change as necessary to most effectively serve the project participants.

The following documents will be used and are included within the ADDENDUM to these Operational Standards:

- ❑ The CES Initial Assessment
- ❑ The full CHAT
- ❑ Release of information for Coordinated Entry and case conferencing
- ❑ Flow Chart for Family Seeking Shelter
- ❑ Flow Chart for Individual Seeking Shelter
- ❑ Bed Reporting Form for Transitional Housing Programs and Permanent Supportive Housing Programs

⁴ The City of New Bedford's Office of Housing & Community Development (OHCD) is the administrative agent for the Bristol County Continuum of Care and the grantee/monitoring agent for funding for the CES.

- ❑ Proof of Disability Form
- ❑ Proof of Chronic Homelessness Form
- ❑ Proof of Homelessness Form
- ❑ Release and Revocation of Services Form

The CES will, on an ongoing basis, utilize and input project participant level data into the CoC's Homeless Management Information System (HMIS). CES staff shall work to ensure the highest level of data quality at all times. The CES will meet all relevant standards necessitated for the CoC's participation in the statewide data warehouse system known as the "Rehousing Data Collective" and will ensure appropriate executed confidentiality releases are executed and retained.

12.1 PRIVACY PROTECTIONS

The CoC, through its HMIS Standards and CoC Standards requires the protection of all data collected throughout the CES assessment process. Security of this data will be reviewed during internal monitoring of the process of CES.

12.2 PROJECT PARTICIPANT CONSENT

Prior to the recording, logging or input of any data, consent from the project participant permitting the sharing and storage of their information for the purposes of assessing and referring them through the coordinated entry process and to better understand the efficiencies of the system shall first be obtained by the CES, preferably in writing though documented electronic consent is permitted.

12.3 DATA SHARING

The CoC prohibits denying services to Participants in the project participant refuses to allow their data to be shared unless Federal Statute requires collection, use, storage and reporting of a client's personally identifiable information as a condition of program participation.

12.4 HMIS DATA PRIVACY

All information/data within the CES's Prioritization List shall be maintained according to the same HMIS data privacy and security protections prescribed by HUD for HMIS practices in the HMIS Data and Technical Standards.

12.5 DISCLOSURE LIMITATIONS

In accordance with Section 3.4 of these Operational Standards, the assessment process cannot require disclosure of specific disabilities or diagnosis. Specific diagnosis or disability information may only be obtained for purposes of determining program eligibility to make appropriate referrals.

12.6 REMOVAL FOR INACTIVITY

The CoC requires the removal of any individual or family household from its active coordinated entry list and any waiting lists if there has been no contact with, or activity by or on behalf of, the participant after a period of 30 days.

ADDENDUM

- Appendix A Definitions
- Appendix B HUD Definitions of Homelessness
- Appendix C Housing Strategies and Components
- Appendix D Referral Checklist
- Appendix E CHAT (*Comprehensive Housing Assessment Tool*)
- Appendix F Flow Chart for Family with Children Seeking Shelter
- Appendix G Flow Chart for Individuals Seeking Shelter
- Appendix H Verification of Disability Form
- Appendix I Chronically Homeless Third-Party Verification
- Appendix J Proof of Homelessness Form
- Appendix K Authorization of Release of Information Form
- Appendix L Revocation of Authorization Form
- Appendix M Coordinated Entry Grievances/Appeal Form
- Appendix N Coordinated Entry Affirmative Marketing and Outreach Notices

Appendix A

Definitions

Trained Provider

A “trained provider” is a staff person of either a CoC or ESG funded agency, or a mainstream resources staff person, who has been formally trained by CES staff in the overall coordinated assessment process as well as the administration of the full CHAT (Comprehensive Housing Assessment Tool). Trained providers can administer the CHAT and provide the completed tool to the CES Team.

Chronically Homeless (*HUD Definition*)

A “chronically homeless” individual is defined as a homeless individual with a disability who lives either in a place not meant for human habitation, a safe haven, or in an emergency shelter, or in an institutional care facility if the individual has been living in the facility for fewer than 90 days and had been living in a place not meant for human habitation, a safe haven, or in an emergency shelter immediately before entering the institutional care facility.

- In order to meet the “chronically homeless” definition, the individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last 3 years, where the combined occasions total a length of time of at least 12 months.
- Each period separating the occasions must include at least 7 nights of living in a situation other than a place not meant for human habitation, in an emergency shelter, or in a safe haven.
- Chronically homeless families are families with adult heads of households who meet the definition of a chronically homeless individual. If there is no adult in the family, the family would still be considered chronically homeless if a minor head of household meets all the criteria of a chronically homeless individual. A chronically homeless family includes those 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*):

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

HUD Definition of Homeless

Category 1	Literally Homeless	Individuals who lack a fixed, regular, and adequate night time residence, meaning:
		<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/motels paid for by charitable organizations or by federal/state/local government programs); or
		<ul style="list-style-type: none"> ▪ Is exiting an institution where s/he has resided for 90 days or less <i>and</i> who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.
Category 2	Imminent Risk of Homelessness	Individual or family who will imminently lose their primary nighttime residence, provided that:
		<ul style="list-style-type: none"> ▪ Residence will be lost within 14 days of the date of application for homeless assistance;
		<ul style="list-style-type: none"> ▪ No subsequent residence has been identified; <i>and</i>
		<ul style="list-style-type: none"> ▪ The individual or family lacks the resources or support networks needed to obtain other permanent housing.
Category 3	Modified McKinney-Vento	Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:
		<ul style="list-style-type: none"> ▪ Are defined as homeless under the other listed federal statutes;
		<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;
		<ul style="list-style-type: none"> ▪ Have experienced persistent instability as measured by two moved or more during the preceding 60 days; <i>and</i>
		<ul style="list-style-type: none"> ▪ Can be expected to continue in such status for an extended period of time due to special needs or barriers
Category 4	Attempting to Flee Domestic Violence	Any individual or family who:
		<ul style="list-style-type: none"> ▪ Is fleeing, or is attempting to flee, domestic violence
		<ul style="list-style-type: none"> ▪ Has no other residence; <i>and</i>
		<ul style="list-style-type: none"> ▪ Lacks the resources or support networks to obtain other permanent housing

Appendix C

Housing Strategies and Components

Housing Strategies/ Components	Targeted Population	Eligible Activities
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	
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 D
Referral Checklist



Coordinated Entry

REFERRAL PACKET CHECKLIST

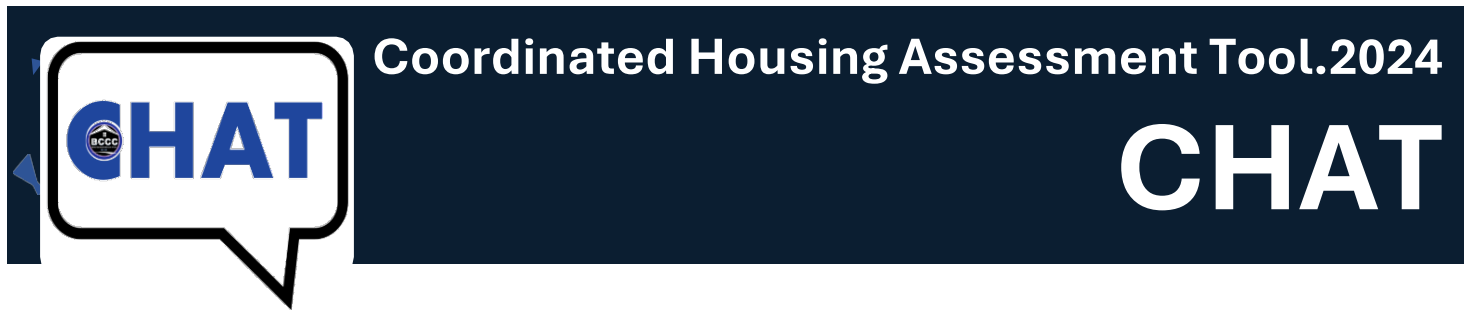
- ☐ Completed CHAT
- ☐ Completed TOOL
- ☐ Consumer Release for HMIS
- ☐ Consumer Release of Information
- ☐ Homeless History Timeline
- ☐ Proof of Homelessness
- ☐ Proof of Chronic Homelessness *(if applicable)*
- ☐ Verification of Disability

Email completed Referral Packet to:
ce@comcounseling.org

Appendix E

CHAT

(Comprehensive Housing Assessment Tool)



CHAT

Revised November 16.2023

Date	Interviewer Name
Referring Agency/Organization Name	Interviewer Contact Phone/Email

CONTACT INFORMATION

Head of Household (Full Name)		Social Security Number (Optional)
Date of Birth	____ / ____ / ____	Household Description
Gender Identity	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/> Nonbinary <input type="checkbox"/> Prefer Not to Answer	<input type="checkbox"/> Individual <input type="checkbox"/> Family <input type="checkbox"/> Couple
Phone Number		Military Service
		<input type="checkbox"/> Yes <input type="checkbox"/> No
How is contact preferred?		
<input type="checkbox"/> Phone <input type="checkbox"/> Email <input type="checkbox"/> Mail		
Email Address:		Address:
Insurance type (if available)		Insurance Number (if available)

BASELINE CONVERSATION

Where did you sleep last night?	
Is that a safe environment for you?	<input type="checkbox"/> Yes <input type="checkbox"/> No Additional Info:
Are you fleeing a domestic violence situation?	<input type="checkbox"/> Yes <input type="checkbox"/> No Additional Info:
How long have you been sleeping in this location/situation?	
Where were you prior to that?	
What do you need?	
Where would you like to be?	

HOUSEHOLD COMPOSITION

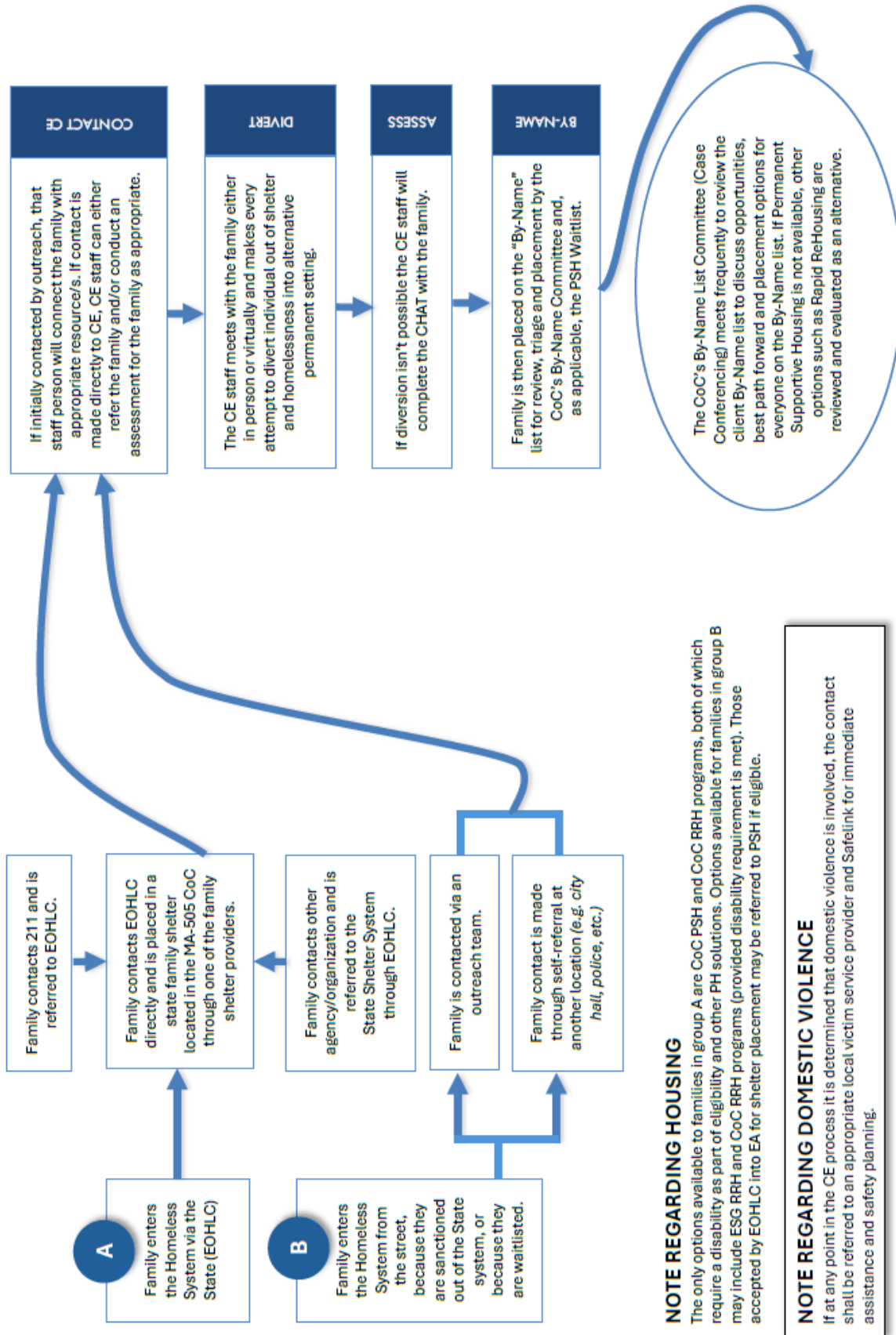
Name	Gender	Relationship	Date of Birth
	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/> Nonbinary <input type="checkbox"/> Prefer Not to Answer	Head of Household	
	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/> Nonbinary <input type="checkbox"/> Prefer Not to Answer		
	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/> Nonbinary <input type="checkbox"/> Prefer Not to Answer		
	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/> Nonbinary <input type="checkbox"/> Prefer Not to Answer		
	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender <input type="checkbox"/> Nonbinary <input type="checkbox"/> Prefer Not to Answer		

Appendix F

Flow Chart for Families with Children

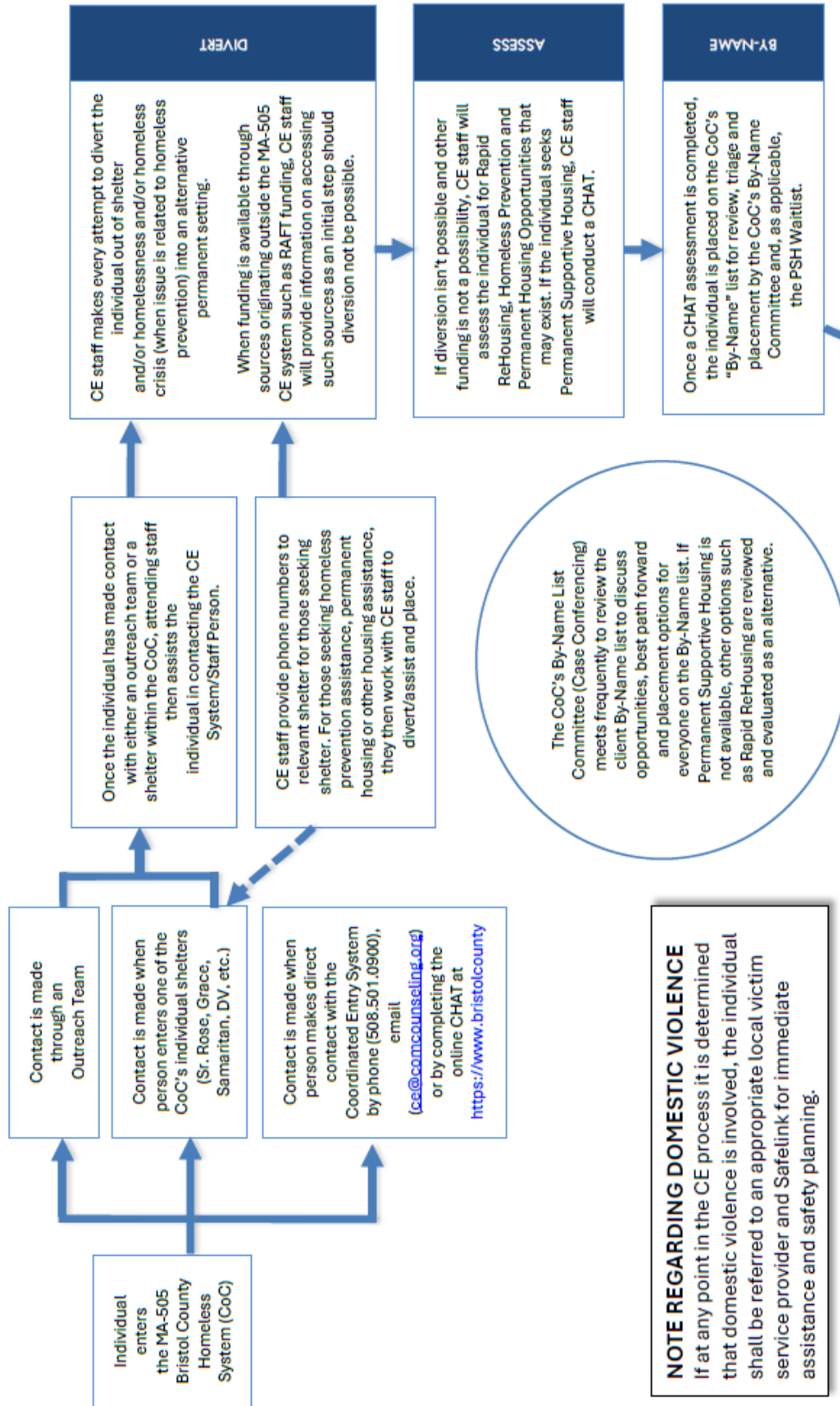
MA-505 COC COORDINATED ENTRY (CE) :: FAMILY WORKFLOW

Moving families from homelessness to housing



MA-505 COC COORDINATED ENTRY (CE) :: INDIVIDUAL WORKFLOW

Moving individuals from homelessness to housing



NOTE REGARDING DOMESTIC VIOLENCE

If at any point in the CE process it is determined that domestic violence is involved, the individual shall be referred to an appropriate local victim service provider and Safelink for immediate assistance and safety planning.

NOTE REGARDING DEFINING HOMELESSNESS

The terms "homeless" and "literally homeless" shall be in accordance with the U.S. Department of Housing * Urban Development's definitions.

Appendix G

Flow Chart for Individuals

Appendix H

Verification of Disability Form



VERIFICATION OF DISABILITY
U.S. Department of Housing
and Urban Development
Office of Housing Federal Housing Commissioner

OMB Approval No. 2502-0204

NEW BEDFORD COORDINATED ENTRY PERMANENT SUPPORTIVE HOUSING PROGRAM | VERIFICATION OF DISABILITY

DATE: _____

TREATING SOURCE: _____ FROM: _____

SUBJECT: VERIFICATION OF DISABILITY

NAME: _____

ADDRESS: _____

This person has applied for housing assistance under a program of the U.S. Department of Housing and Urban Development (HUD). HUD requires the housing owner to verify all information that is used in determining this person's eligibility or level of benefits. We ask your cooperation in providing the following information and returning it to the person listed at the top of the page. Your prompt return of this information will help to ensure timely processing of the application for assistance. The applicant/tenant has consented to this release of information as shown below.

=====

RELEASE: I hereby authorize the release of the requested information. Information obtained under this consent is limited to information that is no older than 12 months.

Signature

Date

Note to Applicant/Tenant: You do not have to sign this form if either the requesting organization or the organization supplying the information is left blank.

This form is valid for one year from the date of signature. You have the right to revoke this authorization at any time by notifying your case manager in writing.

INFORMATION BEING REQUESTED

For each numbered item below, mark an "X" in the applicable box that accurately describes the person listed above.

1. ☐ YES ☐ NO

Has a physical, mental, or emotional impairment that is expected to be of long-continued and indefinite duration, substantially impedes his or her ability to live independently, and is of a nature that such ability could be improved by more suitable housing conditions.

2. ☐ YES ☐ NO

Is a person with a developmental disability, as defined in Section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(8)), i.e., a person with a severe chronic disability that:

a. Is attributable to a mental or physical impairment or combination of mental and physical impairments;

b. Is manifested before the person attains age 22;

c. Is likely to continue indefinitely;

d. Results in substantial functional limitation in three or more of the following areas of major life activity;

(1) Self-care,

(2) Receptive and expressive language,

(3) Learning,

(4) Mobility,

(5) Self-direction,

(6) Capacity for independent living, and

(7) Economic self-sufficiency; and

e. Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated.

3. ☐ YES ☐ NO

Is a person with a chronic mental illness, i.e., he or she has a severe and persistent mental or emotional impairment that seriously limits his or her ability to live independently, and whose impairment could be improved by more suitable housing conditions.

4. ☐ YES ☐ NO

Is a person whose sole impairment is alcoholism or drug addiction.



NAME AND TITLE OF PERSON
SUPPLYING THE INFORMATION

FIRM/ORGANIZATION

Address: _____

SIGNATURE

DATE

Public reporting burden for this collection is estimated to average 12 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits and is voluntary. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. Owners/management agents must obtain third party verification that a disabled individual meets the definition for persons with disabilities for the program governing the housing where the individual is applying to live. The definitions for persons with disabilities for programs covered under the United States Housing Act of 1937 are in 24 CFR 403 and for the Section 202 and Section 811 Supportive Housing for the Elderly and Persons with Disabilities in 24 CFR 891.305 and 891.505. No assurance of confidentiality is provided. The Department of Housing and Urban Development (HUD) is authorized to collect this information by the U.S. Housing Act of 1937, as amended (42 U.S.C. 1437 et. seq.); the Housing and Urban-Rural Recovery Act of 1983 (P.L. 98-181); the Housing and Community Development Technical Amendments of 1984 (P.L. 98-479); and by the Housing and Community Development Act of 1987 (42 U.S.C. 3543).

PENALTIES FOR MISUSING THIS CONSENT:

Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government; HUD and any owner (or any employee of HUD or the owner) may be subject to penalties for unauthorized disclosures or improper uses of information collected based on the consent form. Use of the information collected based on this verification form is restricted to the purposes cited above. Any person who knowingly or willingly requests, obtains, or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than \$5,000. Any applicant or participant affected by negligent disclosure of information may bring civil action for damages and seek other relief, as may be appropriate, against the officer or employee of HUD or the owner responsible for the unauthorized disclosure or improper use. Penalty provisions for misusing the social security numbers are contained in the Social Security Act at 208 (a) (6), (7) and (8). Violations of these provisions are cited as violations of 42 USC 408 (a) (6), (7) and (8).



Appendix I

Chronically Homeless Third Party Verification Form

Chronically Homeless Third Party Verification CERTIFICATION

(1) A "homeless individual with a disability" that lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and has been homeless continuously for at least 12 months or on at least 4 separate occasions in the last 3 years where the combined occasions total at least 12 months."

(2) "An individual who has been residing in an institutional care facility for fewer than 90 days and met all of the criteria noted above.

** Occasions separated by a break of at least 7 nights &*

** Stays in institution of fewer than 90 days DO NOT constitute a break in homelessness*

I certify that _____ stayed at _____
(Client's Name) (Facility/ Program Name)

for the following period of time:

(1) between: ____/____/____ and : ____/____/____
(2) between: ____/____/____ and : ____/____/____
(3) between: ____/____/____ and : ____/____/____
(4) between: ____/____/____ and : ____/____/____

Additional detail about the client's episodes of homelessness may be written below.

Before coming to this facility, the homeless person resided at:

This facility is classified as one of the following types of facilities/ programs:

- | | |
|---|---|
| <input type="checkbox"/> Emergency Shelter | <input type="checkbox"/> Mental Health Facility |
| <input type="checkbox"/> Transitional Housing | <input type="checkbox"/> Correctional Facility |
| <input type="checkbox"/> Permanent Housing | <input type="checkbox"/> Substance Abuse Facility |
| <input type="checkbox"/> Medical Institution | <input type="checkbox"/> Other: _____ |

Signature: _____ Date: _____
(Signature of Facility Staff)

Title: _____ Phone: _____



Proof of Homelessness Form

VERIFICATION OF HOMELESSNESS

Date: _____

Client/Participant/Guest Name: _____

Control Number for THE CALL (if known) _____

The above referenced person or family has been under the care of this facility from
_____ to _____

This person has completed a comprehensive housing search and no subsequent residence has been identified and the client lacks resources and support networks needed to obtain housing. The resident is being referred to your agency's housing program.

The person was homeless prior to entering this facility as evidenced below:

_____ Residing in a place not meant for human habitation

_____ Residing in an emergency shelter, transitional housing, or exiting an institution where they were placed for less than 90 days

_____ Fled domestic violence

Signature of referral Source

Title of Referral Source

Agency

Contact Phone Number

Date



Appendix K

Authorization of Release of Information Form



AUTHORIZATION FOR RELEASE OF INFORMATION

HOW YOUR INFORMATION IS PROTECTED

Any information collected about you in electronic format is not accessible to anyone but your authorized advocate(s), THE CALL [Coordinated Access to Local Links], and eventually to the eligible receiving agency for housing placement.

- We do collect/store anonymous aggregate information for policy purposes but identifying information about you is never released.
- We don't store SSNs and names online; we comply with the tightest possible laws governing your personal information.
- We are "tighter than most banks".

YOUR ADVOCATE/S NEED YOUR PERMISSION TO SEND THE COMPLETED REFERRAL/APPLICATIONS

I, _____, understand it is my sole responsibility to update my advocate of any change in my information, specifically telephone number and address, as soon as change occurs. I understand that my advocate intends to use the HousingWorks/SimTech system to input and apply for housing. My housing information will be stored electronically and used to search for housing options. I further authorize my advocate to release my demographics and Vulnerability Index Score to the Coordinated Access Local Links otherwise known as "THE CALL". A second possibility is that my advocate can update waitlists I am on with any crucial changes in my application profile. Finally, I understand that if I authorize any other advocates in writing to work for me, then all my advocates will be able to see my housing application information, and have permission to talk with each other. I understand, however, that I can ask one advocate to permanently bar the other housing advocates from my records, if I wish; this lets me keep control over who advocates for me. I can also ask my advocate to show me which advocates have updated my information and when.

My advocate should explain to me what kinds of agencies they generally contact in order to perform housing advocacy:

Restrictions on the use of information. (*Please check one*):

- ☐ This release lets my advocate request, or provides information from/to all relevant agencies for purposes of my housing search.
- ☐ This release specifies the only agencies [below], that my advocate can contact.

My signature below acknowledges my understanding, authorization and consent for the following:

1. This *Authorization for Release of Information* form is valid until it is revoked in writing by the applicant;
2. This authorization is subject to my revocation at any time, except for information already released;
3. This authorization covers the release of that information specified in the previous section and the information to be compiled during the course of client's involvement with the agency or program;
4. I understand that I have a right to receive a copy of this authorization form as well as the *Revocation of Authorization* form.
5. I understand that by signing this release I authorize this agency's auditors and HousingWorks/Simtech support staff to view information contained in my file (for audit purposes only);
6. A copy of this form is as valid as the original;
7. My advocate cannot withdraw any of my applications without documented attempts to contact me. It is my responsibility to stay in touch with the agency unless I revoke their authorization by completing a *Revocation of Authorization* form.

Client/Parent/Guardian Signature

Date: ____/____/____

How client was informed of the above information (*Please check one*):

- ☐ Client read and signed this form
- ☐ Verbal explanation of this form was provided point by point by advocate
- ☐ An interpreter was provided

Printed Name of the Advocate I am authorizing Signature of the Advocate I am authorizing

Date: ____/____/____

1/27/2016

THE CALL 1-800-HOMELESS
A program of Catholic Social Services
1600 Bay Street P.O. Box M-So Station
Fall River, MA 02724
Ph: 508.674-4681 ■ Fx: 508-675-2224

Catholic Social Services
Division of Fall River

Appendix L

Revocation of Authorization Form



REVOCATION OF AUTHORIZATION

How you can stop an advocate from working on your behalf.

WRITTEN REVOCATION: I hereby revoke all authorization for the releases specified on the Authorization for Release of Information form that I previously signed.

Signature of Client/Parent/Guardian

Date: ____/____/____

ORAL REVOCATION: Client/Parent/Guardian revoked all authorizations for the above specified client.

Signature of Advocate

Date: ____/____/____

WHAT AUTHORIZATION(S) IS REVOKED? ☐ Ability to sign applications ☐ Permission to advocate for me in any way.



REVOCATION OF AUTHORIZATION

How you can stop an advocate from working on your behalf.

WRITTEN REVOCATION: I hereby revoke all authorization for the releases specified on the Authorization for Release of Information form that I previously signed.

Signature of Client/Parent/Guardian

Date: ____/____/____

ORAL REVOCATION: Client/Parent/Guardian revoked all authorizations for the above specified client.

Signature of Advocate

Date: ____/____/____

WHAT AUTHORIZATION(S) IS REVOKED? ☐ Ability to sign applications ☐ Permission to advocate for me in any way.

Revised: December.2024

Appendix M
Coordinated Entry Grievance | Appeal Form



Grievance | Appeal Form

Name:	
Date:	
Contact Information:	
Best Time/ Way to Reach You:	
Explanation of your concern/ grievance or appeal:	
Action you believe would solve the problem:	

Signature: _____ **Date:** _____

Please return signed form to:

Coordinated Entry (CES) Grievance | Appeals
City of New Bedford's Office of Housing & Community Development
2nd floor 608 Pleasant Street New Bedford MA 02740

Appendix N

Coordinated Entry Affirmative Marketing and Outreach Notice



MA-505 Coordinated Entry Affirmative Marketing and Outreach Notice

REQUIREMENT

“The Continuum of Care [CoC] Program interim rule at 24 CFR 578.93(c) requires recipients of CoC Program funds to affirmatively market their housing and supportive services to eligible persons regardless of races, color, national origin, religion, sex, age, familial status, or disability who are least likely to apply in the absence of special outreach and maintain records of those marketing activities. Housing assisted by HUD and made available through the CoC must also be made available to individuals and families without regard to actual or perceived sexual orientation, gender identity, or marital status in accordance with 24 CFR 5.105(a)(2).”

Source: HUD Coordinated Entry Notice: Section I.C.1

POLICY

All persons participating in any aspect of the CES such as access, assessment, prioritization, or referral shall be afforded equal access to CES services and resources without regard to a person’s actual or perceived membership in a federally protected class such as race, color, national origin, religion, sex, age, familial status, or disability. Additionally, all people in different populations and subpopulations in the CoC’s geographic area, including people experiencing chronic homelessness, veterans, families with children, youth, and survivors of domestic violence, shall have fair and equal access to the coordinated entry process.

PROCEDURE(S)

Each project participating in the CES is required to post or otherwise make publicly available this notice that describes Affirmative Marketing and Outreach. This notice should be posted in the agency waiting areas, as well as any areas where participants may congregate or receives services (e.g., food pantry). All staff at each agency are required to know which personnel within their agency can discuss and explain CES to a participant who seeks more information.

Coordinated Entry Affirmative Marketing and Outreach Notice (Spanish)



MA-505 Coordinated Entry Affirmative Marketing and Outreach Notice

REQUISITO

“ La regla provisional del Programa Continuum of Care [CoC] en 24 CFR 578.93(c) requiere que los destinatarios de los fondos del Programa CoC comercialicen afirmativamente sus servicios de vivienda y apoyo a las personas elegibles independientemente de su raza, color, origen nacional, religión, sexo, edad, estado familiar o discapacidad que tienen menos probabilidades de presentar una solicitud en ausencia de un alcance especial y mantener registros de esas actividades de mercadeo. La vivienda asistida por HUD y puesta a disposición a través del CoC también debe estar disponible para individuos y familias sin tener en cuenta la orientación sexual real o percibida, la identidad de género o el estado civil de acuerdo con 24 CFR 5.105(a)(2)”.

Fuente: Aviso de entrada coordinada de HUD: Sección I.C.1

POLÍTICA

Todas las personas que participen en cualquier aspecto de la ce, como el acceso, la evaluación, la priorización o la remisión, tendrán igual acceso a los servicios y recursos de la CES sin tener en cuenta la membresía real o percibida de una persona en una clase protegida por el gobierno federal, como raza, color, nacionalidad. origen, religión, sexo, edad, estado familiar o discapacidad. Además, todas las personas en diferentes poblaciones y subpoblaciones en el área geográfica del CoC, incluidas las personas sin hogar crónicas, veteranos, familias con niños, jóvenes y sobrevivientes de violencia doméstica, tendrán acceso justo y equitativo al proceso de ingreso coordinado.

PROCEDIMIENTO(S)

Se requiere que cada proyecto que participe en el CES publique o ponga a disposición del público este aviso que describe el marketing afirmativo y el alcance. Este aviso debe publicarse en las áreas de espera de la agencia, así como en cualquier área donde los participantes puedan congregarse o recibir servicios (p. ej., despensa de alimentos). Se requiere que todo el personal de cada agencia sepa qué personal dentro de su agencia puede discutir y explicar el CES a un participante que busca más información.

Coordinated Entry Affirmative Marketing and Outreach Notice (*Portuguese*)



MA-505 Coordinated Entry Affirmative Marketing and Outreach Notice

REQUERIMENTO

“ A regra provisória do Programa Continuum of Care [CoC] em 24 CFR 578.93(c) exige que os beneficiários dos fundos do Programa CoC comercializem afirmativamente sua habitação e serviços de apoio a pessoas qualificadas, independentemente de raça, cor, nacionalidade, religião, sexo, idade, status familiar ou deficiência com menor probabilidade de se inscrever na ausência de divulgação especial e manter registros dessas atividades de marketing. A moradia assistida pelo HUD e disponibilizada por meio do CoC também deve ser disponibilizada para indivíduos e famílias, independentemente da orientação sexual real ou percebida, identidade de gênero ou estado civil, de acordo com 24 CFR 5.105(a)(2).”

Fonte: Aviso de Entrada Coordenada do HUD: Seção I.C.1

POLÍTICA

Todas as pessoas que participam de qualquer aspecto da ce, como acesso, avaliação, priorização ou encaminhamento, devem ter acesso igual aos serviços e recursos da ce, independentemente da associação real ou percebida de uma pessoa em uma classe protegida pelo governo federal, como raça, cor, nacionalidade origem, religião, sexo, idade, situação familiar ou deficiência. Além disso, todas as pessoas em diferentes populações e subpopulações na área geográfica do CoC, incluindo pessoas em situação de rua crônica, veteranos, famílias com crianças, jovens e sobreviventes de violência doméstica, devem ter acesso justo e igualitário ao processo de entrada coordenado.

PROCESDIMENTO(S)

Cada projeto que participa do ce é obrigado a publicar ou disponibilizar publicamente este aviso que descreve o Marketing Afirmativo e a Divulgação. Este aviso deve ser afixado nas áreas de espera da agência, bem como em qualquer área onde os participantes possam se reunir ou receber serviços (por exemplo, despensa de alimentos). Todos os funcionários de cada agência devem saber quais funcionários dentro de sua agência podem discutir e explicar o EC a um participante que busca mais informações.

BUDGET

The following budget charts provide a breakdown of the CDBG, ESG and HOME programs and projects for FY25.

FY 2025 CDBG FUNDING: BUDGET		FY25 Funding
1. COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING¹ \$2,599,063		
PUBLIC FACILITIES & IMPROVEMENTS	PROJECT NAME	
New Bedford Women's Center	Domestic Violence Shelter (Windows/Fencing)	\$32,628
Office of Housing & Community Development	Playground Improvements	\$596,435
Office of Housing & Community Development	Neighborhood Improvements	\$20,000
Office of Housing & Community Development	Project Management	\$100,000
SUBTOTAL		\$749,063
PUBLIC SERVICES²	PROJECT NAME	
Boys and Girls Club of Greater New Bedford	Youth Transportation	\$10,000
Coastline Elderly Services, Inc.	Community Mainstream Program	\$15,000
Community Boating Center of New Bedford	SALT Program	\$5,000
Dennison Memorial Community Center	Academic Excellence Program	\$26,000
Department of Community Services/COA	Senior Programs and Services	\$100,000
Department of Parks, Recreation & Beaches	Recreation Programming	\$75,000
Dream Out Loud Center, Inc.	The Creative Careers Program	\$25,000
IAC	Social Services Non-English-Speaking Res.	\$7,500
NeighborWorks Housing Solutions	Homebuyer Ed, Foreclosure Prev, Fin. Coaching	\$7,500
New Bedford Whaling Museum	High School Apprenticeship Program	\$8,000
People Acting in Community Endeavors (PACE)	Health Access Senior Center	\$5,000
Sea Lab Marine Science Education Center, NBPS	Sea Lab – CDBG Scholarship	\$8,000
South Coastal Counties Legal Services	Housing Law Project	\$5,000
Youth Opportunities Unlimited	Engaging Youth Summer and Afterschool Exp.	\$8,000
YWCA Southeastern Massachusetts	YWCA Youth Without Limits	\$5,000
SUBTOTAL		\$310,000
HOUSING REHABILITATION	PROJECT NAME	
Office of Housing & Community Development	Deleading Program	\$75,000
Office of Housing & Community Development	Emergency Repair Program	\$90,000
Office of Housing & Community Development	Financial Assistance	\$40,000
Office of Housing & Community Development	Housing Accessibility	\$40,000
Office of Housing & Community Development	Service Delivery	\$375,000
SUBTOTAL		\$620,000
ECONOMIC DEVELOPMENT	PROJECT NAME	
Office of Housing & Community Development	Storefronts Reimbursement Program	\$20,000
New Bedford Economic Development Council, Inc.	Economic Development Program	\$440,000
SUBTOTAL		\$460,000
COMMUNITY DEVELOPMENT ADMIN	PROJECT NAME	
Office of Housing & Community Development	Entitlement Management & Project Monitoring	\$460,000
SUBTOTAL		\$460,000
TOTAL CDBG ENTITLEMENT EXPENDITURES		\$2,599,063

Budget continued on following page

¹ This total reflects the FY25 CDBG entitlement (\$2,574,063) plus revolving loan fund accounts (\$25,000).

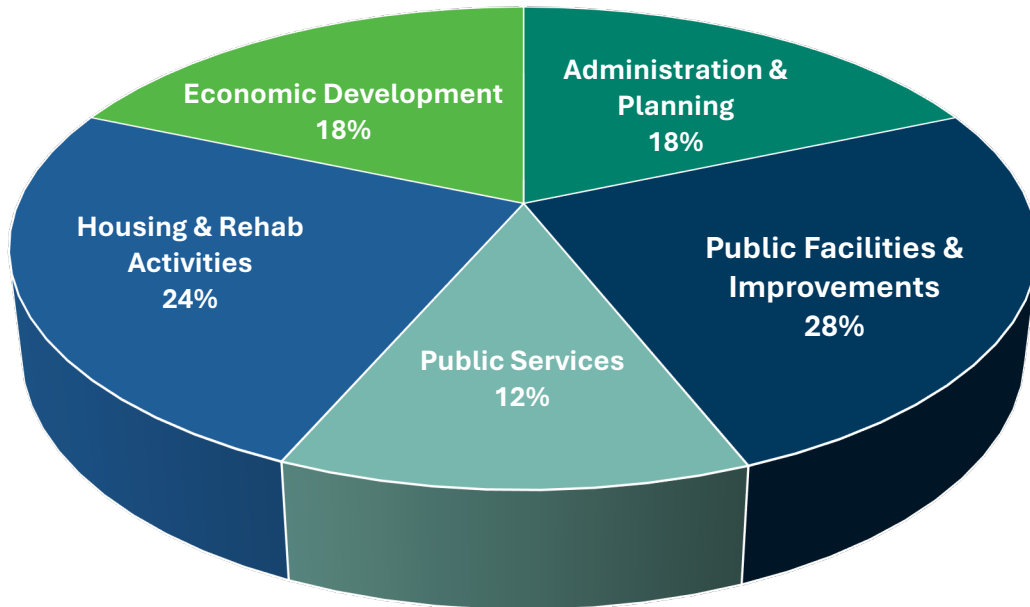
² Public Services Cap Projected = (\$2,599,063) x 15% = \$389,859

FY 2025 ESG FUNDING: BUDGET		FY25 Funding
2. EMERGENCY SOLUTIONS GRANT FUNDING² \$231,218		
ESG ACTIVITIES	PROJECT NAME	
Catholic Charities Fall River Diocese, Inc.	Emergency Solutions - Basic Needs (RRH/HP)	\$71,938
PACE, Inc.	PACE Housing Services (RRH/HP)	\$71,939
New Bedford Women's Center	Domestic Violence Shelters (ES)	\$20,000
SEMCOA, Inc.	Harbour House Family Center (ES)	\$25,000
Steppingstone, Inc.	FAIHR Street Outreach Project (SO)	\$25,000
Administration	Administration 7.5%	\$17,341
SUBTOTAL		\$231,218
ESG BY CATEGORY		
Street Outreach		\$25,000
Emergency Shelter		\$45,000
Rapid Re-Housing		\$71,938
Homeless Prevention		\$71,939
Administration		\$17,341
TOTAL ESG ENTITLEMENT EXPENDITURES		\$231,218

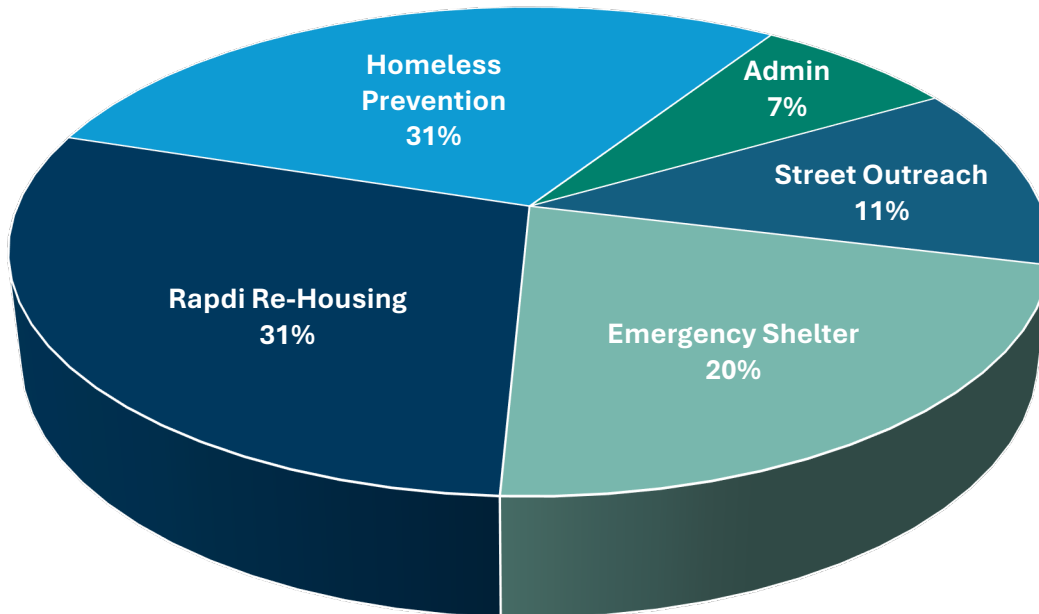
FY 2025 HOME FUNDING: BUDGET		FY25 Funding
3. HOME INVESTMENT PARTNERSHIP FUNDING³ \$2,200,000		
HOME ACTIVITIES	PROJECT NAME	
Office of Housing & Community Development	Neighborhoods First Program	\$100,000
Office of Housing & Community Development	Rental Housing Program	\$1,892,383
Office of Housing & Community Development	CHDO Set Aside (min. 15%)	\$120,000
Office of Housing & Community Development	Administration (10%)	\$87,617
TOTAL HOME ENTITLEMENT EXPENDITURES		\$2,200,000

³ This total reflects the FY25 HOME entitlement (\$876,179.11) + program income/Carryover funds(\$1,323,820.89) for a total of \$2,200,000

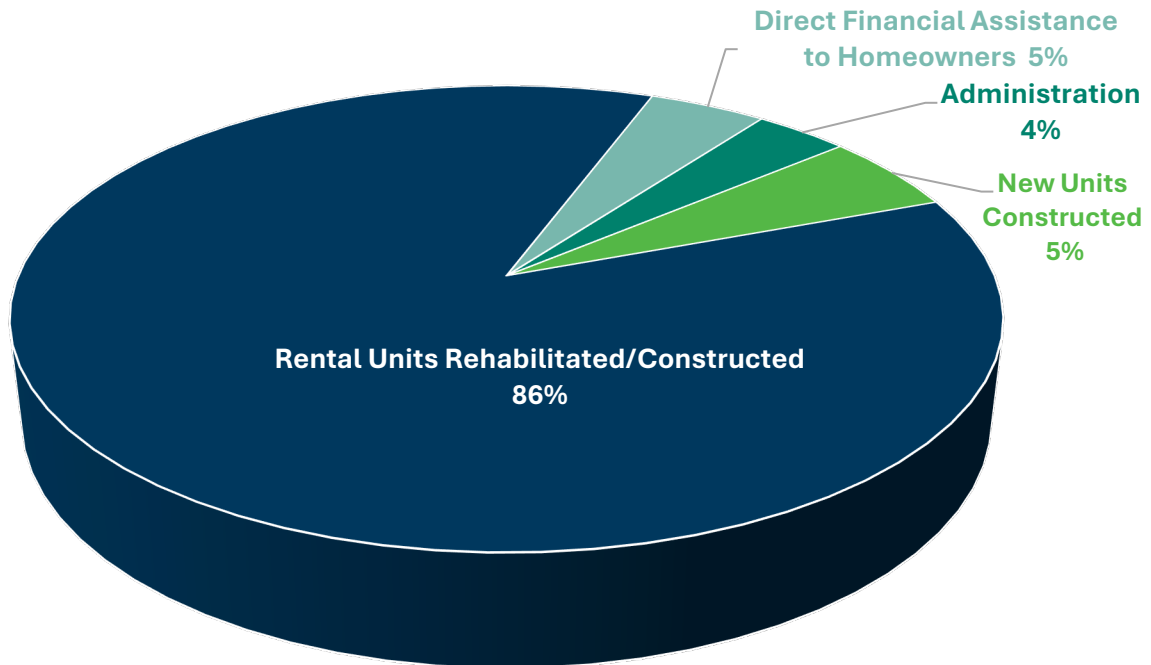
CDBG FUNDING AVAILABLE FY25 \$2,599,063



ESG FUNDING AVAILABLE FY25 \$231,218



HOME FUNDING AVAILABLE FY 25 \$2,200,000



In addition to the actual allocations, the following amounts reflect prior year reprogrammed funding that will be included in FY2025 HOME \$1,223,821 (which are from projects initially committed with entitlement funds but subsequently funded with Program Income).

The pie charts also incorporate existing and anticipated program income for FY2025 from the following:

CDBG

Revolving Loan Fund

Loan repayments from CDBG Funded Housing Loans

Current Balance: 0 Anticipated Program Income for FY25: \$25,000

In the event anticipated CDBG program income is not received, the Housing & Rehabilitation budget will be reduced.

HOME

Loan repayments from the HOME Funded Housing Loans

Current Balance: \$50,000 Anticipated Program Income for FY25: \$50,000

In the event anticipated HOME program income is not received, the Rental/Affordable Housing budget will be reduced.



City of New Bedford

Consolidated Plan FY2025 – FY2029 and Action Plan FY2025

Appendix III

HUD FORMS

- HUD Applications for Federal Assistance SF-424 Forms
- HUD Assurances – Construction SF-424D Forms
- HUD Non-State Grantee Certifications

All HUD Certifications and Forms are Completed and Submitted once the Consolidated Plan and Annual Action Plan are finalized and approved by City Council.

Documents shown in this section were produced for the previous Consolidated Plan and serve only as a placeholder until the HUD Allocation is announced and the Final Copy is approved.

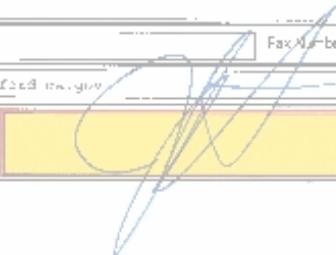
Application for Federal Assistance SF-424		
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
*2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
*If Revision, select appropriate category: Other (Specify):		
*3. Date Received: 10/06/22		
4. Applicant Identifier: 1600-132		
5a. Federal Entity Identifier:		
5b. Federal Award Identifier:		
State Use Only:		
6. Date Received by State:		
7. State Application Identifier:		
B. APPLICANT INFORMATION:		
*a. Legal Name: City of New Bedford		
*b. Employer/ taxpayer identification number (EIN/TIN): 04-0001402		
*c. Organizational DUNS: 0127191870060		
d. Address:		
* Street: 133 William Street		
* Street2:		
* City: New Bedford		
* County:		
* State: MA: Massachusetts		
* Province:		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 02740-3600		
e. Organizational Unit:		
Department Name: Police		
Division Name:		
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr. * First Name: Patrick		
Middle Name: J.		
* Last Name: Sullivan		
Suffix:		
Title: Director		
Organizational Affiliation: Office of Housing and Community Development		
* Telephone Number: 508 977-1503 Fax Number: 508 979-1575		
* Email: Patrick.M.Sullivan@newbedford-ma.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text"/>	
2. CITE as Training or Development: <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"/>	
Department of Housing and Urban Development (HUD)	
11. Catalog of Federal Domestic Assistance Number: <input type="text"/>	
CFDA Title: <input type="text"/>	
Home Treatment 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: FY2020 Action Plan for the expansion of affordable housing opportunities, particularly for new housing for low and very low income households. (UPDATED)	
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 District Of: _____	
* a. Applicant: <u>GA 00</u>	* b. Program/Project: <u>DEPT</u>
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: 40%;" 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: <u>07/01/2020</u>	* b. End Date: <u>06/30/2021</u>
18. Estimated Funding (\$):	
* a. Federal	921,579.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	1,083,000.00
* f. Program Income	2,211,303.00
* g. TOTAL	4,215,882.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available in the State under the Executive Order 12372 Process for review on _____ <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: 40%;" 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 28, Section 1001) <input checked="" type="checkbox"/> I AGREE <small>** The list of certifications and assurances, or go internet site where you may obtain this list, is contained in the announcement or agency specific instructions</small>	
Authorized Representative:	
Prefix: <u>Mr.</u>	* First Name: <u>Jonathan</u>
Middle Name: _____	
* Last Name: <u>Nichols</u>	
Suffix: _____	
* Title: <u>Mayor</u>	
* Telephone Number: <u>508 545-1010</u>	Fax Number: _____
* Email: <u>jonathan.nichols@newportma.gov</u>	
* Signature of Authorized Representative:	* Date Signed: <u>7/13/2020</u>

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: 04/14/23		4. Applicant Identifier: 4620142	
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): 04-0001403		* c. Organizational DUNS: 075519-870000	
d. Address:			
* Street:	13 William Street		
Street2:	_____		
* City:	New Bedford		
County/Parish:	_____		
* State:	MA: Massachusetts		
Province:	_____		
* Country:	USA: United States		
* Zip / Postal Code:	01906-5000		
e. Organizational Unit:			
Department Name: ONCC		Division Name: _____	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix:	Mr.	* First Name:	John
Middle Name:	J.	_____	
* Last Name:	Sullivan		
Suffix:	_____		
Title:	Director		
Organizational Affiliation: Office of Housing and Community Development			
* Telephone Number: 508 578-1500		Fax Number: 508 577-5115	
* Email: Petros.Sullivan@newbedford-ma.gov			

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/>	
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 (HUD)"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.319"/>	
CFDA Title: <input type="text" value="Community Development Block 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"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachments"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="CDBG Action Plan for various community development programs to help maintain the community's economic, social, and physical infrastructure. (CDBG)"/>	
Attach reporting 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: <input type="text" value="415-09"/>	* b. Program/Project: <input type="text" value="Tanta"/>
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="New Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
18. Estimated Funding (\$):	
* a. Federal	2,750,486.00
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	00,000.00
* g. TOTAL	2,750,486.00
* 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"/> <div style="text-align: right;"> <input type="button" value="Delete Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="New Attachment"/> </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 28, Section 1001) <input checked="" type="checkbox"/> ** I ASKED <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 type="text" value="Mr."/>	* First Name: <input type="text" value="Jonathan"/>
Middle Name: <input type="text" value="E."/>	
* Last Name: <input type="text" value="Mitchell"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="508 876 1410"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="Jonathan.Mitchell@newbedford.ma.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="11/19/2020"/>

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. Data Received: _____		d. Applicant Identifier: 46CC142
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): 04-5801462		* c. Organizational DUNS: 0157101679000
d. Address:		
* Street1:	113 William Street	
Street2:	_____	
* City:	New Bedford	
County/Parish:	_____	
* State:	MA: Massachusetts	
Province:	_____	
* Country:	USA: UNITED STATES	
* Zip / Postal Code:	02740-8800	
e. Organizational Unit:		
Department Name: DHCD		Division Name: _____
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	Mr.	* First Name: Patrick
Middle Name:	_____	
* Last Name:	Sullivan	
Suffix:	_____	
Title: Director		
Organizational Affiliation: Office of Housing and Community Development		
* Telephone Number: 508-979-1503		Fax Number: 508-979-1575
* Email: Patrick.Sullivan@newbedford-ma.gov		

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <p>0: City or Township Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>* Other (specify)</p>	
<p>* 10. Name of Federal Agency:</p> <p>Department of Housing and Urban Development 1010</p>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <p>14.231</p> <p>CFOA Title:</p> <p>Emergency Solutions Grant</p>	
<p>* 12. Funding Opportunity Number:</p> <p>Title:</p>	
<p>13. Competition Identification Number:</p> <p>Title:</p>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <p>Add Attachment Delete Attachment View Attachment</p>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <p>RY2C20 An Idea Plan for assisting emergency shelterers with operation support and direct financial support for homeless prevention / rapid re-housing and street outreach.</p>	
<p>Attach supporting documents as specified in agency instructions.</p> <p>Add Attachments Delete Attachments View Attachments</p>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="MA-US"/>	* b. Program/Project: <input type="text" value="Tenth"/>
Attach an additional list of Programs/Project Congressional Districts if needed. <div style="display: flex; justify-content: space-between; align-items: center;"> <input style="width: 30%;" type="text"/> <div style="display: flex; gap: 10px;"> <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 type="text" value="07/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
18. Estimated Funding (\$):	
* c. Federal	213,573.00
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	213,573.00
* 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 <div style="display: flex; justify-content: space-between; align-items: center;"> <input style="width: 30%;" type="text"/> <div style="display: flex; gap: 10px;"> <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 28, 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: <input type="text" value="Hr."/>	* First Name: <input type="text" value="Jonathan"/>
Middle Name: <input type="text" value="E."/>	* Last Name: <input type="text" value="Mitchell"/>
Suffix: <input type="text"/>	* Title: <input type="text" value="Mayor"/>
* Telephone Number: <input type="text" value="503-975-1410"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="Jonathan.Mitchell@newseattlewa.gov"/>	
* Signature of Authorized Representative:	* Date Signed: <input type="text" value="07/15/2020"/>

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0039
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in the application.
2. Will give the awarding agency, the Comptroller General of the United States, and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to ensure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4726-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-362) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1942 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made, and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

Authorized for Local Reproduction

Standard Form 424D (Rev. 7-97)
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7326) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §278c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11930; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(g) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-206).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	CAZOF
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF NEW BEDFORD	07/17/2020
PROGRAM: Community Development Block Grant (CDBG)	

SF-424D (Rev. 7-97) Back

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0008
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4783) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 dd-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) confirmation of Federal actions to State (Clean Air) implementation Plans under Section 176(u) of the Clean Air Act of 1965, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§489a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	MAYOR
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF NEW BEDFORD	6/7/11/2020
PROGRAM: Emergency Solutions Grant (ESG)	9F-424D (Rev. 7-97) Back

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4010-0008
Expiration Date: 02/28/2027

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

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As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application;
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives;
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to ensure non-discrimination during the useful life of the project;
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications;
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State;
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency;
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain;
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F);
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17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1986, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§468a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(a) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	MAYOR
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF NEW BEDFORD	07/17/2020

PROGRAM: Home Investment Partnership Program (HOME)

SF-424D (Rev. 7-97) Back

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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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

1. 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;
2. 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
3. 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 Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

Signature of Authorized Official

7/17/2020
Date

Mayor
Title

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

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

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2020 [a period specified by the grantee 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.

3. 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.

In addition, 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:

1. 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
2. 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.

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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint – Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with ~~Laws~~ ~~will~~ comply with applicable laws.



Signature of Authorized Official

7/17/2020
Date

Mayor
Title

OPTIONAL Community Development Block Grant Certification

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 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 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.

Signature of Authorized Official

7/17/2020
Date

Mayor
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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 of Authorized Official

7/17/2020
Date



Mayor
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish 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, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.


Signature of Authorized Official

7/17/2020
Date

Mayer
Title

Housing Opportunities for Persons With AIDS 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 consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 5 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official

7/17/2020
Date

Mayor
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.