



Action Plan FY 2023

CITY OF NEW BEDFORD
Jonathan F. Mitchell, Mayor



Office of Housing & Community Development
Joshua Amaral, Director



CITY OF NEW BEDFORD
FISCAL YEAR 2023 ACTION PLAN

Table of Contents

EXECUTIVE SUMMARY	1
AP-05 Executive Summary 24 CFR 91.200(c), 91.220(b)	
THE PROCESS	8
PR-05 Lead & Responsible Agencies – 91.200(b)	
AP-10 Consultation – 91.100, 91.200(B), 91.215(I)	
AP-12 Participation – 91.105, 91.200(c)	
EXPECTED RESOURCES	31
AP-15 Expected Resources – 91.220(c)(1.2)	
ANNUAL GOALS AND OBJECTIVES	39
AP-20 Annual Goals and Objectives	
PROJECTS	44
AP-35 Projects – 91.220(D)	
AP-38 Project Summary	
AP-50 Geographic Distribution	
AFFORDABLE HOUSING	54
AP-55 Affordable Housing – 91.220(G)	
AP-60 Public Housing – 91.220(H)	
AP-65 Homeless and Other Special Needs Activities – 91.220(I)	
AP-75 Barriers to Affordable Housing – 91.220(J)	
AP-85 Other Actions – 91.220(K)	
PROGRAM SPECIFIC REQUIREMENTS	63
AP-90 Program Specific Requirements – 91.220(I)(1,2,4)	
APPENDICES	67
Appendix I	Citizens Participation Process and Comments
Appendix II	Grantee Unique Forms Appendix III
Appendix III	HUD Forms

Executive Summary

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

1. Introduction

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

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

The City of New Bedford is pleased to present an Executive Summary of its Annual Action Plan for Fiscal Year 2023 running from July 1, 2023 through June 30, 2024. This Action Plan serves several functions:

- Utilizing data and community input, it prioritizes housing and community development needs, delineates a one-year strategy for addressing those needs, and establishes performance measures by which progress can be assessed in response to the City of New Bedford's Consolidated Plan FY 2020-2024.
- It describes recommendations for specific projects and services to address housing, community development, emergency shelter, and homeless needs which were identified through public meetings, needs assessments, coalition meetings, consultations with community groups (e.g. neighborhood associations, linguistic minority organizations, etc.), and proposals solicited through both public meetings and the Request for Proposals (RFP) process.
- It outlines activities that will be funded utilizing Federal Block Grants from the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership (HOME) Program.

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

2. Summarize the objectives and outcomes identified in the Plan

The FY2023 Action Plan includes the goals and objectives outlined in this section, all targeting community needs related to affordable housing, economic development and employment and strengthening neighborhoods.

Priority	Objectives
1	Increase the inventory of safe, Affordable Housing
2	Improve the condition of Housing through Rehabilitation
3	Increase rate of homeownership through the provision of Homebuyer Assistance
4	Expand Economic Development opportunities through business assistance
5	Provide essential Public Services
6	Improve availability and access to Public Facilities and Parks
7	Improve Public Infrastructure
8	Increase the quality of life through Neighborhood Stabilization efforts
9	Decrease the incidence of Homelessness
10	Planning and Administration

Funding Disbursement. The 2023 Action Plan represents a single application for federal funding that incorporates three (3) HUD formula programs, for a total allocation of \$3,761,855 in FY2023 funds. The three (3) HUD programs are as follows:

- Community Development Block Grant (CDBG) at \$2,562,537
- Emergency Solutions Grant (ESG) at \$224,266
- HOME Investment Partnership, at \$975,052

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of New Bedford has demonstrated progress in meeting the goals and objectives identified in the 2020-2024 Consolidated Plan and its successive annual Action Plans. The city's successful efforts focused on activities that have positively impacted the quality of life for low- and moderate-income residents. These efforts have included increasing the amount of decent, safe and affordable housing; expanding homeownership opportunities; promoting neighborhood-based business revitalization efforts; investment in public infrastructure, facilities, and parks; and providing essential public services.

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

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

4. Summary of Citizen Participation Process and consultation process

The City's Office of Housing and Community Development (OHCD) developed the 2023 Action Plan and the 2020-2024 Consolidated Plan with consultation from a diverse group of individuals and organizations. In order to ensure maximum participation from citizens of New Bedford, the Action Plan process included public meetings, technical assistance workshops and distribution of information in multiple-language formats in a variety of media formats. In addition to these traditional notices, the

OHCD also sent out written and electronic notices to a diverse cross-section of neighborhood leaders, private interests, citizens and community stakeholders. The OHCD then conducted two (2) public meetings in January of 2023, one of which was in person and the second that was conducted virtually using the Zoom platform. Over fifty-three, (53) community leaders, residents and representatives of local non-profits attended the public meetings, focus groups and forums. Attached in Appendix I is the FY23 Action Plan Calendar/Citizen Participation Process, Public Meeting Notices, Public Meeting Minutes, and Letters of Support / Comment.

A draft of this 2023 Action Plan was available for public review from April 19, 2023 through May 19, 2023 in City Hall, the Office of Housing & Community Development, and the New Bedford Housing Authority. A notice of the draft Action Plan's availability was posted on the City of New Bedford website and posted on the Office of Housing and Community Development's Facebook page.

All meetings were accessible to persons with disabilities and all meeting notices included information about how to request accommodation such as a translator or signing assistance and were translated in Spanish and Portuguese.

5. Summary of public comments

The Draft Annual Action Plan was available for review and public comment between April 19, 2023, through May 19, 2023. All comments received during that time are included in the Final Action Plan.

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

All comments were accepted.

7. Summary

The following activities listed in the Draft Action Plan have been proposed to receive Consolidated Plan program funds during the FY23 program year running from July 1, 2023 – June 30, 2024. Maps illustrating the locations of Consolidated Plan- funded programs will be included here for the Final Action Plan. More details about projects tentatively selected for funding are included in section AP-35 of this document.

During FY2023, the City of New Bedford will make significant progress in implementing its Housing and Community Development goals and priorities as set forth in its Consolidated Plan 2020-2024 and FY2023 Action Plan. Many of these activities stand out as having the potential for positively impacting the quality of life for the city's low- and moderate-income residents. All of these activities have come to fruition as the result of an active public process, community input, careful planning and a significant commitment of financial resources. The three entitlement programs are described as follows:

A. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Title I of the Housing and Community Development Act of 1974 (Public Law 93-383) created the Community Development Block Grant (CDBG) Program. Re-authorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act, local communities are encouraged to use the resources of the CDBG Program to develop flexible, locally designed community development strategies to address the program’s primary objective, that being the “...development of viable urban communities, by providing decent housing and suitable living environments and expanding economic development opportunities principally for persons of low and moderate income.”

B. EMERGENCY SOLUTIONS GRANT PROGRAM

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) enacted into law in May 2009, amends and reauthorizes the McKinney-Vento Homeless Assistance Act and creates the Emergency Solutions Grant (ESG) Program. ESG is designed to broaden existing emergency shelter and homelessness prevention activities, emphasize rapid re-housing, and help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. ESG funds may be used for street outreach, emergency shelter services, homelessness prevention, rapid re-housing assistance and the Homeless Management Information System (HMIS).

C. HOME INVESTMENT PARTNERSHIP PROGRAM

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

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

See funding allocation charts on the following page.

In addition to the actual allocations, the following amounts reflect prior year reprogrammed funding that will be included in FY2023 budgets as follows: for CDBG \$1,419,949 and ESG \$16,250.

The pie charts provided in this summary also incorporate existing and anticipated program income for FY2023 from the following:

CDBG

Revolving Loan Fund 1

Loan repayments from CDBG Funded Housing Loans

Current Balance - \$0

Anticipated Program Income for FY22- \$25,000

Revolving Loan Fund 2

Loan Repayments from CDBG Funded Economic Development Loans

Current Balance - \$0

Anticipated Program Income for FY23 - \$25,000

In the event anticipated CDBG program income is not received, the Housing & Rehabilitation budget will be reduced.

HOME

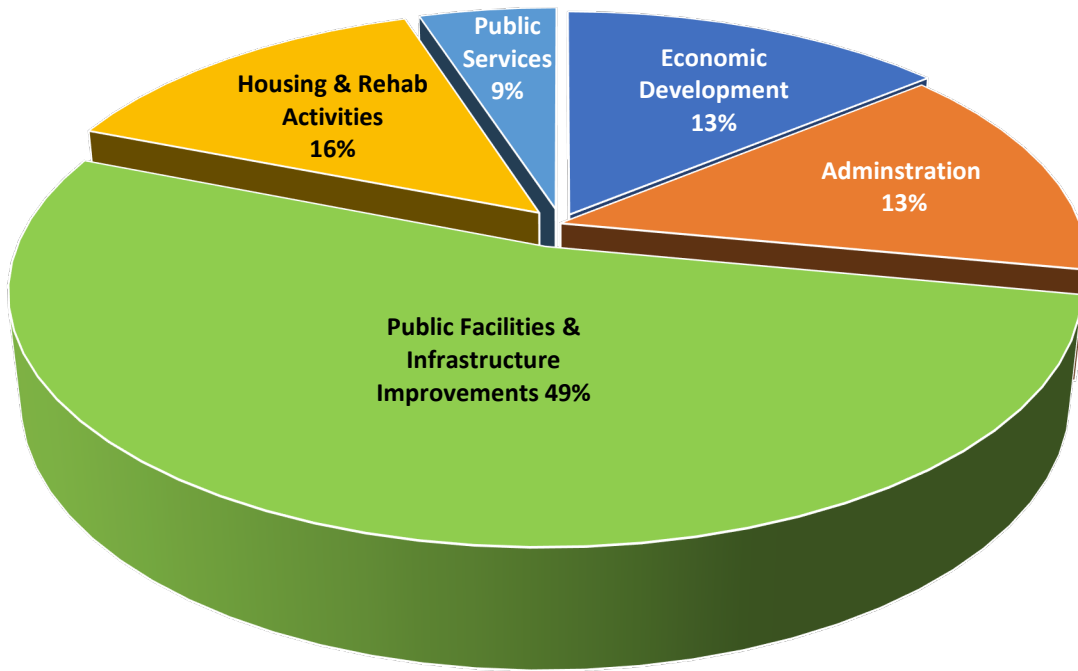
Loan repayments from the HOME Funded Housing Loans

Current Balance - \$0

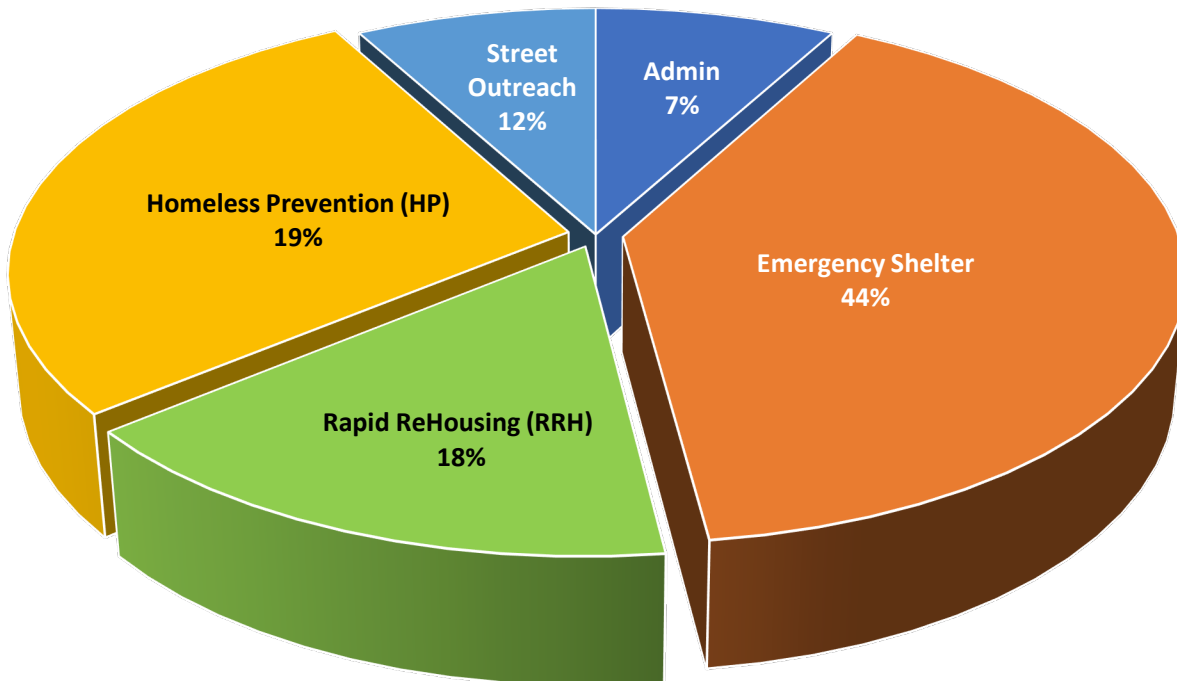
Anticipated Program Income for FY23 - \$100,000

In the event anticipated HOME program income is not received, the Rental/Affordable Housing budget will be reduced.

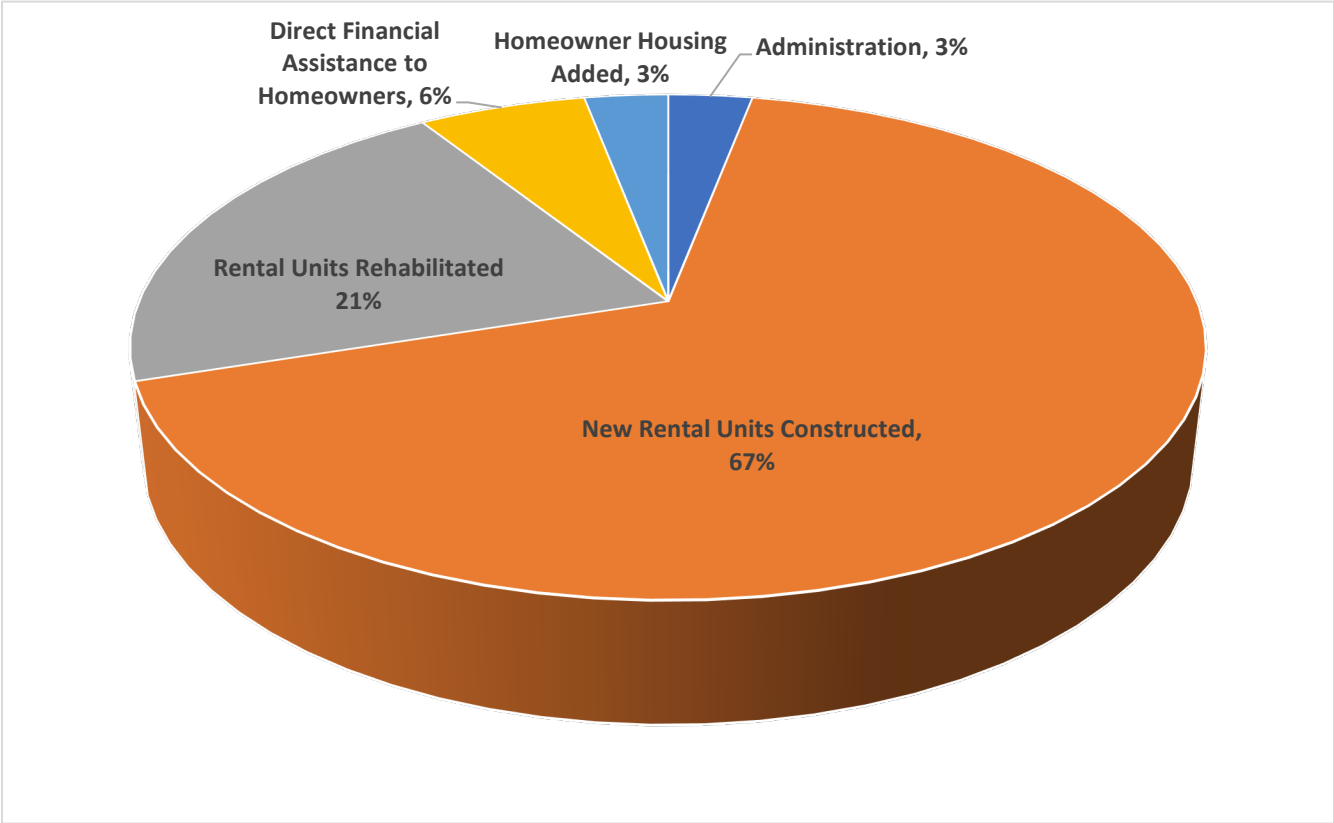
CDBG FUNDING AVAILABLE FY23 - \$4,032,486



ESG FUNDING AVAILABLE FY23 \$240,516



HOME FUNDING AVAILABLE - \$4,225,052



Draft

Process

PR-05 Lead & Responsible Agencies – 91.200(b)

Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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
HOME Administrator	New Bedford	Office of Housing & Community Development
ESG Administrator	New Bedford	Office of Housing & Community Development

Narrative (optional)

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

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

The City of New Bedford is also the primary lead organization for the New Bedford Continuum of Care (CoC) and assists with CoC meeting agendas, priority plans and subcommittee activities. Other city departments and quasi-governmental entities such as the Communities Services Department, Department of Parks, Recreation and Beaches, the New Bedford Economic Development Council and others help administer the funding and/or implement specific programs or projects identified in the 2023 Action Plan.

The OHCD uses subrecipient organizations, identified through an RFP process, to implement programs and projects identified in the Action Plan. These subrecipients are instrumental in the successful fulfillment of Consolidated Plan priorities and goals. The OHCD also issues RFPs for non-profit and for-profit developers to undertake residential and commercial development projects using program financing to address the needs and priorities identified in the Consolidated Plan.

Consolidated/Action Plan Public Contact Information

Questions concerning the Consolidated /Action Plan may be directed to:

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of New Bedford, through its Office of Housing and Community Development (OHCD), consulted with relevant agencies, organizations, and community-based groups to obtain input on priority needs, recommended strategies, and investment opportunities. The consultations were conducted through a variety of methods including one-on-one and meetings with existing networks. Meetings and discussions occurred both virtually through Zoom and in person.

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

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

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

The city administratively supports the highly functioning Homeless Service Provider Network (HSPN) that constitutes the Continuum of Care (CoC) and represents all the key agencies, organizations and community stakeholders providing housing, homeless, and prevention services in New Bedford. The HSPN membership includes greater than fifty (50) participants including, private agencies, relevant city departments, the New Bedford Housing Authority and state agencies with responsibility for affordable housing production and homeless services. The HSPN meets monthly with an agenda that is developed by its Executive Committee. The monthly meetings are conducted as strategic planning and training sessions for the entire CoC.

The HSPN, together with the OHCD, coordinates CoC initiatives such as the Point-in-Time count and an annual Youth Count, the prioritization and operation of programs funded with competitive CoC dollars and the execution of an annual “NB Connect Event” bringing together the city’s public and private resources in a single forum for the benefit of those experiencing homelessness or those whose housing is tenuous. The OHCD is also the lead for the Homeless Management Information System (HMIS) system for the CoC.

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

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

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

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

See list of agencies, groups and organization who participated in the process on the following pages.

Table 1 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	COASTLINE ELDERLY SERVICES
	Agency/Group/Organization Type	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The OHCD consulted with this agency continuously throughout the year. The OHCD funded this organization and provided ongoing technical assistance and helped the organization achieve its goals and objectives and improve coordination of services with other organizations. The organization participated in the city’s public participation meetings and provided input at the meeting to describe its program services and needs in the community. The organization is also represented at the monthly Continuum of Care meetings through the city’s Homeless Service Provider Network.

2	Agency/Group/Organization	SE MASS VETERANS HOUSING PROGRAM
	Agency/Group/Organization Type	Housing Services - Housing Services - Persons with Disabilities Services – Homeless Services - Health Services - Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The OHCD consulted with this agency continuously throughout the year. The organization participated in the city’s public participation meetings and provided input at the meeting to describe its program services and needs in the community. The organization is also represented at the monthly Continuum of Care meetings through the city’s Homeless Service Provider Network.
3	Agency/Group/Organization	FIRST CITIZENS FEDERAL CREDIT UNION
	Agency/Group/Organization Type	Business Leaders Continuum of Care Private Sector Banking / Financing

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Economic Development</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The financial institution was consulted as part of the Homeless Service Provider Network and the organization's past President previously served on the HSPN Executive Committee and the HSPN Performance Review Committee. Challenges identified by the institution's representative included: lack of adequate state and federal resources available to communities to address homeless and at-risk populations. The representative identified the existing coordination and cooperation of providers as a key strength of the HSPN. The anticipated outcome is increased efforts to maximize private sector involvement.</p>
4	<p>Agency/Group/Organization</p>	<p>PACE</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services - Children Services - Victims of Domestic Violence Services - homeless</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied Youth Homelessness Strategy</p>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of the city's Homeless Service Provider Network (HSPN) and the agency's Executive Director serves as an officer of the local CoC as well as on the HSPN executive committee. OHCD consulted with this agency continuously throughout the year. The OHCD funded this organization and provided ongoing technical assistance and helped the organization achieve its goals and objectives and improve coordination of services with other organizations. The anticipated outcome is continued prioritization of homeless funding with emphasis on the shelter system.
5	Agency/Group/Organization	GREATER NEW BEDFORD ASSOCIATION OF REALTORS
	Agency/Group/Organization Type	Housing Private Sector Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Housing Market
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The OHCD consults with the Association of Realtors throughout the year and a staff member serves on the Association of Realtors Programs Committee and participates in monthly meetings to discuss growing trends in the housing market, foreclosure prevention, and financial literacy. The anticipated outcome is continued prioritization and funding for homebuyer programs.
6	Agency/Group/Organization	BOYS & 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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The OHCD consulted with this agency continuously throughout the year. The OHCD funded this organization and provided ongoing technical assistance and helped the organization achieve its goals and objectives and improve coordination of services with other organizations. The organization participated in the city's public participation meetings and provided input at the meeting to describe its program services and needs in the community. The anticipated outcome is continued focus on youth programming and healthy family initiatives.
7	Agency/Group/Organization	YOUTHBUILD OF NEW BEDFORD
	Agency/Group/Organization Type	Housing Services - Housing Services - Children Non-Profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Housing Job Training Education
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	YouthBuild is organized under the city's certified Community Action Agency, PACE. The city has designated PACE as a CHDO and has financed some affordable housing projects developed through the YouthBuild program utilizing HOME funding. Ongoing consultation serves to identify potential housing redevelopment projects in key neighborhoods that results 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	CATHOLIC SOCIAL SERVICES OF FALL RIVER, INC.
	Agency/Group/Organization Type	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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The OHCD consulted with this agency continuously throughout the year. The OHCD funded this organization and provided ongoing technical assistance and helped the organization achieve its goals and objectives and improve coordination of services with other organizations. The agency was consulted as part of the city's Homeless Service Provider Network. The agency is the largest provider of permanent supportive housing programs in New Bedford and within Bristol County. Also, the agency is the lead in implementing a coordinated access system within the Continuum of Care.
9	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The OHCD consulted with this agency continuously throughout the year. The OHCD funded this organization and provided ongoing technical assistance and helped the organization achieve its goals and objectives and improve coordination of services with other organizations. The anticipated outcome is greater coordination of existing programs and continued focus on educational components to youth service programs.
10	Agency/Group/Organization	CITY OF NEW BEDFORD – DEPARTMENT OF PUBLIC INFRASTRUCTURE
	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 of streets, sidewalks, public infrastructure, and public parks. DPI Staff identified specific infrastructure needs within low- and moderate-income neighborhoods.
11	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 Market Analysis Economic Development Anti-poverty Strategy Non-Housing Community Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The OHCD consulted with this agency continuously throughout the year. The OHCD funded this organization and provided ongoing technical assistance and helped the organization achieve its goals and objectives and improve coordination of services with other organizations. The organization participated in the city's public participation meetings and provided input at the meeting to describe its program services and needs in the community. The anticipated outcome is continued focus on youth programming and healthy family initiatives.
12	Agency/Group/Organization	SEMCOA
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Homeless Services - Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The institution was consulted as part of the Homeless Service Provider Network. 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. Lack of sufficient resources to address family homelessness with children. Challenges abiding by the state's family shelter timeframes given their effect on performance. The representative also identified the existing coordination and cooperation of providers as a key strength of the HSPN. The anticipated outcome is advocacy for changes to State's sheltering policies.

13	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?	Market Analysis Economic Development Non-Housing Community development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During a one-on-one consultation, the NBEDC representative identified the following needs: lack of resources for job readiness training, continued challenges retraining a workforce that is transitioning from manufacturing sectors. Attracting new business sectors in renewable energies has been a primary focus. Increased efforts to bring a larger residential component to the downtown to attract a more prominent retail sector. Support institutional investment in that improves downtown's vibrancy and productivity, and economic diversity. The anticipated outcome is continued support for economic development initiatives.
14	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MassHousing is part of the Fall River / New Bedford Housing Partnership and has partnered with the city to create the Buy New Bedford Program, a unique and diverse mortgage program targeted to first time homebuyers. The anticipated outcome is expanded outreach, promotion, and education of first-time homebuyer programs.

15	Agency/Group/Organization	CITY OF NEW BEDFORD – DEPARTMENT OF RECREATION & 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?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. 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.
16	Agency/Group/Organization	CITY OF NEW BEDFORD – DEPARTMENT FACILITIES & FLEET MANAGEMENT
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public Facilities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Public Facilities was consulted as part of a broad interdepartmental consultation to determine priority needs and projects. The city has crafted a Capital Improvement Plan, which will be implemented with a combination of public and private funds. CDBG is anticipated to be a resource for implementation within eligible areas. The anticipated outcome is the prioritization of public works projects.

17	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The New Bedford Housing Authority was consulted during the year. The OHCD and the NBHA engage during the year and consult on projects and initiatives. 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.
18	Agency/Group/Organization	YOUTH OPPORTUNITIES UNLIMITED, INC.
	Agency/Group/Organization Type	Services - Children Services - Persons with Disabilities Services-Health Services - Education
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The OHCD consulted with this agency continuously throughout the year. The OHCD funded this organization and provided ongoing technical assistance and helped the organization achieve its goals and objectives and improve coordination of services with other organizations. The organization participated in the city's public participation meetings and provided input at the meeting to describe its program services and needs in the community. The anticipated outcome is continued focus on youth programming and healthy family initiatives.

19	Agency/Group/Organization	UNITED WAY OF GREATER NEW BEDFORD
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Homeless Services - Health Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of the City's Homeless Service Provider Network. The agency identified the need to implement more targeted approach to public investments to realize outcomes.
20	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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of the city's Homeless Service Provider Network. The agency is a large provider of community health services to low- and moderate-income residents. A representative stated that New Bedford struggles with a high incidence of behavioral health issues, a proactive approach to this issue will include a Prevention Wellness Trust Funding application to support the use of Community Health Workers in community settings to improve health outcomes.
21	Agency/Group/Organization	BRISTOL COMMUNITY COLLEGE
	Agency/Group/Organization Type	Services - Education Services -Employment
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Education & Employment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community College was consulted as part of an ongoing member of the downtown initiative, the Transformative Development District. BCC is planning an expansion in the downtown business district and is seeking to support city to attract institutional investment that improves downtown's vibrancy, productivity, and economic diversity. The anticipated outcome is a coordinated approach to comprehensive downtown revitalization.
22	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 & Employment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The university was consulted as part of an ongoing member of the downtown initiative, the Transformative Development District. UMass has a large presence in the downtown executed a large-scale expansion of the College of Marine Science and Technology on the city's southern peninsula. The anticipated outcome is the colleges continued participation in revitalization efforts.
23	Agency/Group/Organization	FALL RIVER – NEW BEDFORD 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city co-chairs 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 continue focus on homebuyer education. The anticipated outcome is continued focus on pre-and post-counseling and sustainable homeownership programs.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of New Bedford	The Annual Action Plan was developed in consultation with the city's Homeless Service Provider Network (HSPN) and is consistent with the goals and priorities of the Continuum of Care. The HSPN membership consists of non-profit organizations, the business community, faith-based organizations, local government, public and assisted housing providers, private and governmental health, mental health, and service agencies. HSPN members are expected to continue to be active participants in the development of future plans and reports.
New Bedford Housing Authority Plan	New Bedford Housing Authority	The City of New Bedford and the New Bedford Housing Authority 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	In 2020, the city developed the second five-year Long-Range Capital Improvement Program (CIP). The plan includes a \$211 million need for capital improvements from FY 2020-FY 2025 that provides the basis for capital asset preservation projects, for public safety buildings, New Bedford Public Schools, and public facilities, streets, and underground utilities. The plan will identify both ongoing capital needs and strategic opportunities for CIP investment over the long term.

Table 1 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of New Bedford undertakes a comprehensive process for civic engagement and public participation in accordance with its Citizen Participation Plan. Through direct consultation and public meetings, the city ensured that the plan met the needs and concerns of its low to moderate income residents specifically in the areas of affordable housing, suitable living environments and economic development. In addition to resident input through public meetings, the city reached out to social service organizations, housing providers, and other governmental and public entities to provide input into the identification and prioritization of needs. As part of the Action Plan process, the city held two (2) public meetings in January 2023 to solicit input from New Bedford residents and community-based organizations. While one meeting was conducted in person, a second public meeting was conducted virtually using a Zoom platform. Over fifty-three, (53) community leaders, residents and representatives of local non-profits attended the public meetings, focus groups and forums and provided critical input on community needs.

The Draft Action Plan is being made available in hard-copy format at the OHCD office and City Hall. The Draft Action Plan is also available through the City of New Bedford OHCD website. Notice as to its availability was also posted on the OHCD's Facebook page. Any public comments received during the public hearings, public meetings, and during the public comment period are included in the plan. Lastly, the city publishes, in English, Spanish and Portuguese, notices regarding the public hearings, public meetings and public comment period. The city considered all comments received during the Action Plan process.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing held in person	Non-targeted/broad community	Public Hearing #1 Tuesday, January 10, 2023 at 6:00 PM held in person at Carney Academy. Provide overview of the Consolidated Plan, solicited Input on community needs and priorities. Approximately twenty-four (24) people attended.	A PowerPoint was presented reviewing the City of New Bedford's Five-Year Consolidated Plan and One Year Action Plan process as well as information as to the previous use of HUD funds. Comments included public service recipients thanking OHCD for continued support and funding; along with the difficulties agencies have been experiencing due to the COVID-19 pandemic.	All comments were accepted.	n/a

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	Public Hearing via Zoom	Non-targeted/broad community	<p>Public Hearing #2 Wednesday, January 11, 2023 at 6:00 PM held virtually using Zoom. Provide overview of the Consolidated Plan, solicited Input on community needs and priorities. Approximately twenty-nine (29) people attended.</p>	<p>A power point was presented reviewing the City of New Bedford's Five-Year Consolidated Plan and One Year Action Plan process and previous use of HUD funds. Comments included public service recipient thanking OHCD for continued support and funding for development within the City and regarding competitive funds for CDBG and ESG funds.</p>	<p>All comments were accepted.</p>	<p>n/a</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)
3	Public Meeting	Non targeted/ broad community	The City conducted a public hearing on May 25, 2023 to obtain comment on the Annual Action Plan.		All comments were accepted.	
4	Flyers/Postings	Minorities Non-English Speaking - Specify other language: Portuguese, Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

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	Internet/ Facebook	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Portuguese, Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>				<p>https://www.newbedford-ma.gov/housing-community-development/</p> <p>https://www.facebook.com/New-Bedford-Department-Of-Planning-Housing-And-Community-Development-161227017275678/?ref=hl</p>

Table 2 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City anticipates receipt of CDBG funds in the amount of \$2,562,537. To maximize the impact of the CDBG Entitlement funds, the City expends general government funds, has aggressively and successfully secured significant grant funds, and encourages all partners and projects to leverage additional dollars.

As a HOME Investment Partnerships Program Entitlement Community, the City will receive \$975,052 to support direct assistance to moderate-income homebuyers and to finance the development cost of affordable housing projects.

In addition, the City will receive \$224,266 in Emergency Solution Grant (ESG) funds to support homeless prevention, services, and long-term solutions for those experiencing homelessness of those at-risk of homelessness.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				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	\$2,562,537	\$50,000	\$1,419,949	\$4,032,486	\$2,387,797	The City of New Bedford anticipates CDBG funds will leverage additional resources. Please see narrative following this priority table.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	Public - Federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental, new construction, Multifamily rental rehab, New construction for ownership TBRA	\$975,052	\$100,000	\$3,150,000	\$4,225,052	\$1,000,000	The City of New Bedford anticipates HOME funds will leverage additional resources. Program Income is comprised of: Current Balance PI - \$0 Expected PI for FY22 - \$100,00 No HP or IU funds are held or expected. Also see narrative following this priority table.
ESG	Public - federal	Financial Assistance Overnight shelter, Rapid re-housing (rental assistance), Rental Assistance Services, Transitional housing	\$224,266	0	\$16,250	\$240,516	\$277,806	The City of New Bedford anticipates ESG funds will leverage additional resources. Please see narrative following this priority table.

Table 3 - 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.

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

- **City General Funds:** The annual City budget commits resources for the priority activities including Public Parks, Facilities,-Infrastructure, and the Community Services Department.
- **Community Preservation Act:** The city adopted the Community Preservation Act which provides an additional resource to fund open space and recreation, affordable housing, and historic preservation activities.
- **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. Those census tracts are (identified by the last four digits): 6512, 6513, 6518 and 6519.
- **State Affordable Housing Resources:** Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, State Tax Credits, Historic Tax Credits and the Mass Rental Voucher program. MassHousing, Massachusetts Housing Partnership and MassDevelopment provide valuable resources for community, housing and economic initiatives in New Bedford.
- **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 Funding:** Project funds awarded to non-profit human service providers to assist in housing and services to homeless persons.
- The **HOME program matching requirements** are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Office of Housing and Community Development.
- The **ESG program matching requirements** are met through non-federal resources.

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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 will be used for the creation of a community garden program. Properties taken for back taxes may be used for housing redevelopment, as appropriate. 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 increase residents' access to recreational activities.

Discussion:

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

Match Requirement for ESG and HOME: The ESG program matching requirements are met through non-federal resource secured by individual program providers to meet or exceed the 1:1 HUD mandated ESG match requirement. All of the 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 (2017-2021 ACS 5-year estimate) reports that in 2021 New Bedford's poverty rate was at 18.7% and had an average of per capita income of \$26,044 (in 2021 inflation-adjusted 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.

BUDGET: The following budget charts provide a breakdown of the CDBG, ESG and HOME programs and projects for FY23.

FY 2023 CDBG FUNDING: BUDGET		2023 Amount Awarded
1. COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING¹ \$4,032,486		
PUBLIC FACILITIES & IMPROVEMENTS	PROJECT NAME	
Dennison Memorial	Dennison Capital Project – Gym Renovation	\$468,600
Sunshine Place	Sunshine Place Playground	\$188,000
Office of Housing & Community Development	Park & Playground Imp (Riverside & Carney)	\$650,000
Office of Housing & Community Development	Project Management	\$95,000
SUBTOTAL		\$1,401,600
INFRASTRUCTURE	PROJECT NAME	
Dept of Public Infrastructure	Street Improvements	\$247,319
Inspectional Services	Demolition of 1 Rear Coffin	\$360,868
SUBTOTAL		\$608,187
PUBLIC SERVICES²	PROJECT NAME	
Boys and Girls Club of Greater New Bedford	Youth Transportation	\$10,000
Buzzards Bay Coalition	Discover Buzzards Bay	\$5,000
Coastline Elderly Services, Inc.	Community Mainstream Program	\$20,000
Community Boating Center of New Bedford	Junior Instructor Program	\$10,000
Dennison Memorial	Academic Excellence	\$26,000
Department of Community Services	Senior Programs and Services	\$100,000
Department of Parks, Recreation & Beaches	Kennedy Summer Day Program	\$25,000
Department of Parks, Recreation & Beaches	Seasonal Training and Employment Program	\$20,000
Department of Parks, Recreation & Beaches	Supportive Recreation	\$25,000
Dream Out Loud Center, Inc.	The Creative Careers Program	\$25,000
Immigrants Assistance Center	Social Services Non-English-Speaking Residents	15,000
NeighborWorks Housing Solutions	HmeBuyer Ed, Foreclosure Prev, Financial Cnslg	\$10,000
New Bedford Whaling Museum	Apprenticeship Program	\$12,000
People Acting in Community Endeavors (PACE)	Health Access Senior Center	\$10,000
Sea Lab Marine Science Education Center, NBPS	Sea Lab – CDBG Scholarship	\$8,000
South Coastal Counties Legal Services	Housing Law Project	\$10,000
The Marion institute	Grow Education-Farm to School Sustain Init.	\$10,000
Youth Opportunities Unlimited	Summer EYE & Bike Repair & Maintenance Prog	\$10,000
YWCA Southeastern Massachusetts	YWCA Youth Without Limits	\$5,000
SUBTOTAL		\$356,000

Budget continued on following page.

¹This total reflects the FY23 CDBG entitlement [\$2,562,537], revolving loan fund accounts [\$50,000], and carry over funds [\$1,419,949].

²Public Services Cap Projected = (\$2,562,537) x 15% \$384,380

FY 2023 CDBG FUNDING: BUDGET		2023 Amount Awarded
1. COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING¹ \$4,032,486, Continued		
HOUSING REHABILITATION	PROJECT NAME	
Office of Housing & Community Development	Deleading Program	\$25,000
Office of Housing & Community Development	Emergency Repair Program	\$150,000
Office of Housing & Community Development	Financial Assistance	\$75,000
Office of Housing & Community Development	Housing Accessibility	\$75,000
Office of Housing & Community Development	Service Delivery	\$325,000
SUBTOTAL		\$650,000
ECONOMIC DEVELOPMENT	PROJECT NAME	
Office of Housing & Community Development	Storefronts Reimbursement Program	\$25,000
New Bedford Economic Development Council, Inc.	Economic Development Program	\$479,700
SUBTOTAL		\$504,700
COMMUNITY DEVELOPMENT ADMIN	PROJECT NAME	
CDBG Planning and Administration	Entitlement Management & Project Monitoring	\$512,000
SUBTOTAL		\$512,000
TOTAL CDBG ENTITLEMENT EXPENDITURES		\$4,032,486

Budget continued on following page

¹This total reflects the FY23 CDBG entitlement [\$2,562,537], revolving loan fund accounts [\$50,000], and carry over funds [\$1,419,949].

FY 2023 ESG FUNDING: BUDGET		2023 Amount Awarded
2. EMERGENCY SOLUTIONS GRANT FUNDING² \$240,516		
ESG ACTIVITIES	PROJECT NAME	
Catholic Social Services of Fall River, Inc.	Emergency Solutions Dept. Basic Needs (RRH/HP)	\$41,170
Catholic Social Services of Fall River, Inc.	Sr Rose House-Shelter Operations (ES)	\$18,351
New Bedford Women's Center, Inc.	Domestic Violence Shelter (ES)	\$44,000
PACE, Inc.	PACE Housing Services (RRH/HP)	\$50,000
Southeast Family Services	Harbour House (ES)	\$40,300
Steppingstone, Inc.	FAIHR Street Outreach Project (SO)	\$29,875
Administration	Administration 7.5%	\$16,820
SUBTOTAL		\$240,516
ESG CATEGORY		
Street Outreach		\$29,875
Emergency Shelter		\$102,651
Rapid Re-Housing		\$44,311
Homeless Prevention		\$46,859
Administration		\$16,820
TOTAL ESG ENTITLEMENT EXPENDITURES		\$240,516

FY 2023 HOME FUNDING: BUDGET		2023 Amount Awarded
3. HOME INVESTMENT PARTNERSHIP FUNDING³ \$1,375,052		
HOME ACTIVITIES	PROJECT NAME	
Office of Housing & Community Development	Neighborhoods First Program	\$210,000
Office of Housing & Community Development	Rental Housing Program	\$3,761,289
Office of Housing & Community Development	CHDO Set Aside (min. 15%)	\$146,258
Office of Housing & Community Development	Administration (10%)	\$107,505
TOTAL HOME ENTITLEMENT EXPENDITURES		\$4,225,052

² This total reflects the FY23 ESG entitlement [\$224,266] + carryover funds [\$16,250] for a total of \$240,516.

³ This total reflects the FY23 HOME entitlement [\$975,052] + carryover \$3,150,000 and program income funds [\$100,000].

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

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	2023	2024	Affordable Housing		Affordable Housing Housing Rehabilitation	HOME: \$3,907,547	Rental units rehabilitated: 4 Household Housing Unit (HHU) Rental Units Constructed: 16 HHU Homeowner Housing Added: 2 HHU
2	Improve the condition of Housing-Rehabilitation	2023	2024	Affordable Housing Non-Homeless Special Needs		Housing Rehabilitation	CDBG: \$650,000	Rental units rehabilitated: 5 HHU Homeowner Housing Rehabilitated: 15 HHU
3	Homebuyer Assistance	2023	2024			Affordable Housing	HOME: \$210,000	Direct Financial Assistance to Homebuyers: 8 Households Assisted
4	Public Facilities and Parks	2023	2024	Non-Housing Community Dev't		Public Facilities and Public Park Improvements	CDBG: \$1,401,600	Public Facility Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
5	Improve Public Infrastructure	2023	2024	Non-Housing Community Dev't		Public Infrastructure Improvements	CDBG: \$247,319	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

6	Nbrhd Stabilization	2023	2024	Non-Housing Community Devt		Neighborhood Stabilization	CDBG: \$360,868	Buildings Demolished: 1 Buildings
7	Expand Economic Development opportunities	2023	2024	Non-Housing Community Devt		Economic Development	CDBG: \$504,700	Businesses assisted: 12 Businesses Assisted Job Creation / Retained: 22
8	Provide Essential Public Services	2023	2024	Non-Homeless Special Needs Non-Housing Community Devt		Public Services	CDBG: \$356,000	Public service activities other than Low/Moderate Income Housing Benefit: 1,500 Persons Assisted
9	Homeless Services	2023	2024	Homeless		Affordable Housing Homeless Services	ESG: \$223,696	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 100 Persons Assisted Other: Street Outreach: 20 Persons Assisted

10	Planning and Admin	2023	2024	Planning and Admin	Affordable Housing Housing Rehabilitation Economic Development Public Services Public Facilities and Public Park Improvements Public Infrastructure Improvements Homeless Services Neighborhood Stabilization	CDBG: \$512,000 HOME: \$107,505 ESG: \$16,820	Planning and Administration
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Table 4 – Goals Summary

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Goal Descriptions

	Goal Name	Increase the Inventory of safe, Affordable Housing
1	Goal Description	Address the insufficient supply of decent, safe, affordable housing: <ul style="list-style-type: none"> ▪ Financing for affordable housing developers to support the acquisition, construction and rehabilitation of residential units. ▪ Support and funding to Community Housing Development Organizations to undertake affordable housing projects;
	Goal Name	Improve the condition of Housing- Rehabilitation
2	Goal Description	Operation of the following programs: <ul style="list-style-type: none"> ▪ Financial Assistance Housing Rehabilitation program that restores and enhances residential housing stock; reduce high energy costs; ▪ Emergency Repair Program that alleviates dangerous, hazardous and/ or unsanitary conditions; ▪ De-leading Program ▪ Housing Accessibility Program
	Goal Name	Homebuyer Assistance
3	Goal Description	Provide down-payment and closing cost assistance, as well as rehabilitation assistance or gap financing
	Goal Name	Public Facilities and Parks
4	Goal Description	Public Facility improvements include West Beach Bathhouse, GNB Adult Day Care Ctr, GNB Boys & Girls Club, PACE Food Distribution Center and playground improvements
	Goal Name	Improve Public Infrastructure
5	Goal Description	No Infrastructure improvement will be conducted this program year.
	Goal Name	Neighborhood Stabilization
6	Goal Description	No clearance and demolition activities will be conducted this program year.
	Goal Name	Expand Economic Development opportunities
7	Goal Description	Small business and microenterprise technical assistance and loans. Also, façade improvements
	Goal Name	Provide Essential Public Services
8	Goal Description	A range of public service activities to benefit low- and moderate-income households
	Goal Name	Homeless Services
9	Goal Description	Prevention and Homeless Assistance programs
	Goal Name	Planning and Administration
10	Goal Description	

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

The City expects to assist a total of 48 rental and ownership housing units. These affordable units proposed for the 2023 Action Plan include:

- Homebuyer assistance for 8 homebuyers;
- Home repairs for 15 low income homeowners
- Housing improvements for 25 owners and renters;
- Rapid Re-housing rental assistance to 10 homeless households;
- Homeless Prevention one-time rental assistance for 100 persons.

These types of housing assistance are projected to fall into the following HUD-defined income categories (based on prior experience with these programs):

- 110 extremely low-income (30% of Area Median Income);
- 8 very low-income (50% of Area Median Income);
- 40 low-income (80% of Median income);
- 0 moderate-income (95% of Median income).

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Projects

AP-35 Projects – 91.220(d)

Introduction

For this fourth 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 improving public spaces.

#	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 23 - New Bedford
9	Home Activities
10	Home Administration

Table 5 – 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. 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.

Emergency Solutions Grant (ESG) funding is dedicated to meet 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 a request for proposal process (RFP).

AP-38 Project Summary

Project Summary Information

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: \$356,000
	Description	Funding of various public service agencies which serve the needs of the youth, elderly and LMI individuals.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1,500 people will benefit
	Location Description	Citywide
	Planned Activities	Planned activities include Youth Services: (Buzzards Bay Coalition, 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 Immigrants Assistance, 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: \$247,319
	Description	Infrastructure improvements throughout the City
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 people will benefit
	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: \$360,868
	Description	Demolitions to clean up spot blight areas around the City of New Bedford
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1
	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: \$1,401,600
	Description	Building and park renovations to the following: Building Renovation: Dennison Memorial; Playgrounds: Carney Academy, Sunshine Place and Riverside Park.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10,000 people will benefit
	Location Description	Dennison Memorial – Gym Renovation (755 South First Street) Carney Academy – Playground (247 Elm Street) Sunshine Place - Playground (211 Acushnet Avenue) Riverside Park – Playground (Belleville Avenue)
	Planned Activities	Dennison Memorial project includes roof replacement of the community Center Building. Carney Academy project includes renovations to the existing playground. Sunshine Place project includes complete renovations to the existing playground. Riverside Park project includes renovations to the existing public playground.

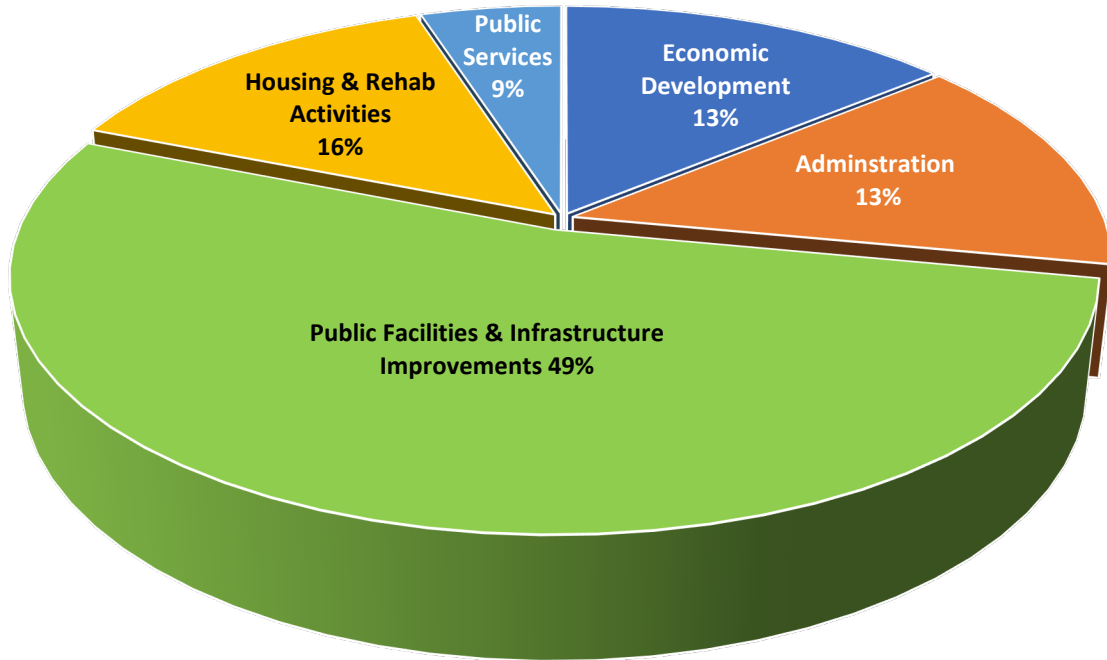
5	Project Name	HOUSING & REHAB PROJECTS
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Improve the condition of Housing- Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$625,000
	Description	Funding for housing & rehab projects administered by the Office of Housing & Community Development
	Target Date	6/30/2024
	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.
6	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	6/30/2024
	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.
7	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: \$504,700
	Description	Economic development activities for business assistance and job creation/retention. Also, façade improvements
	Target Date	6/30/2024
	Estimate the number and type of	12 businesses assisted with storefront grants for façade

	families that will benefit from the proposed activities	improvements. 22 jobs will be created or retained
	Location Description	Citywide
	Planned Activities	Storefront assistance for businesses and economic development loans for the purposes of job creation/retention.
8	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: \$512,000
	Description	Administration & planning associated with the CDBG program.
	Target Date	6/30/2024
	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.
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: 2,996,258
	Description	HOME funded housing activities
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	16 households will benefit
	Location Description	CITYWIDE. Program Administered at 608 Pleasant Street New Bedford MA

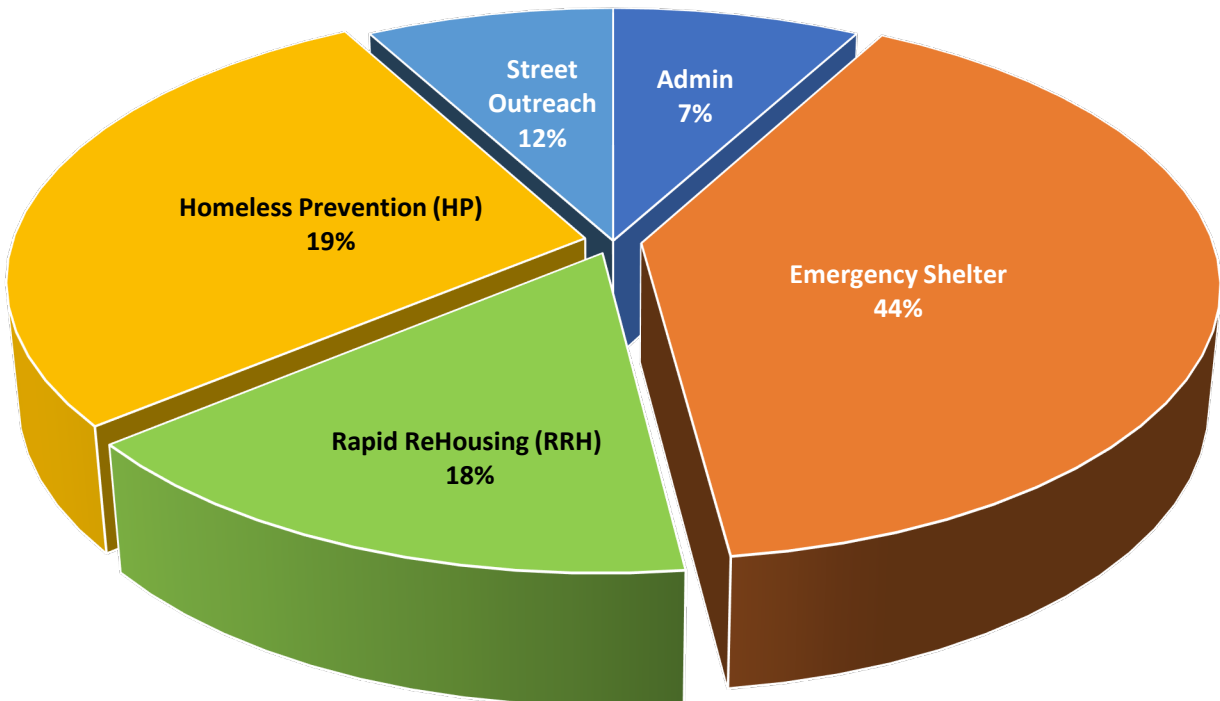
	Planned Activities	Construction and rehab of rental units, financial assistance to new homeowners
10	Project Name	HOME ADMINISTRATION
	Target Area	No target areas have been defined for Annual Action Plan
	Goals Supported	Planning and Administration
	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	HOME: \$107,505
	Description	Administration costs associated with the HOME Program
	Target Date	6/30/2024
	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.
11	Project Name	HESG 23 - 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: \$240,516
	Description	Emergency Solutions Grant programs to assist with Rapid Re-housing, Homeless Prevention, Emergency Shelter, Street Outreach & Administration
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	180 people will be served
	Location Description	Citywide
	Planned Activities	Administration, shelter operation support, street outreach, homeless prevention and rapid rehousing activities.
12	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: \$911,289
	Description	HOME funded housing activities
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	4 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
13	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: \$210,000
	Description	HOME funded housing activities
	Target Date	6/30/2024
	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	Down payment and closing cost assistance

CDBG FUNDING AVAILABLE FY23 - \$4,032,486

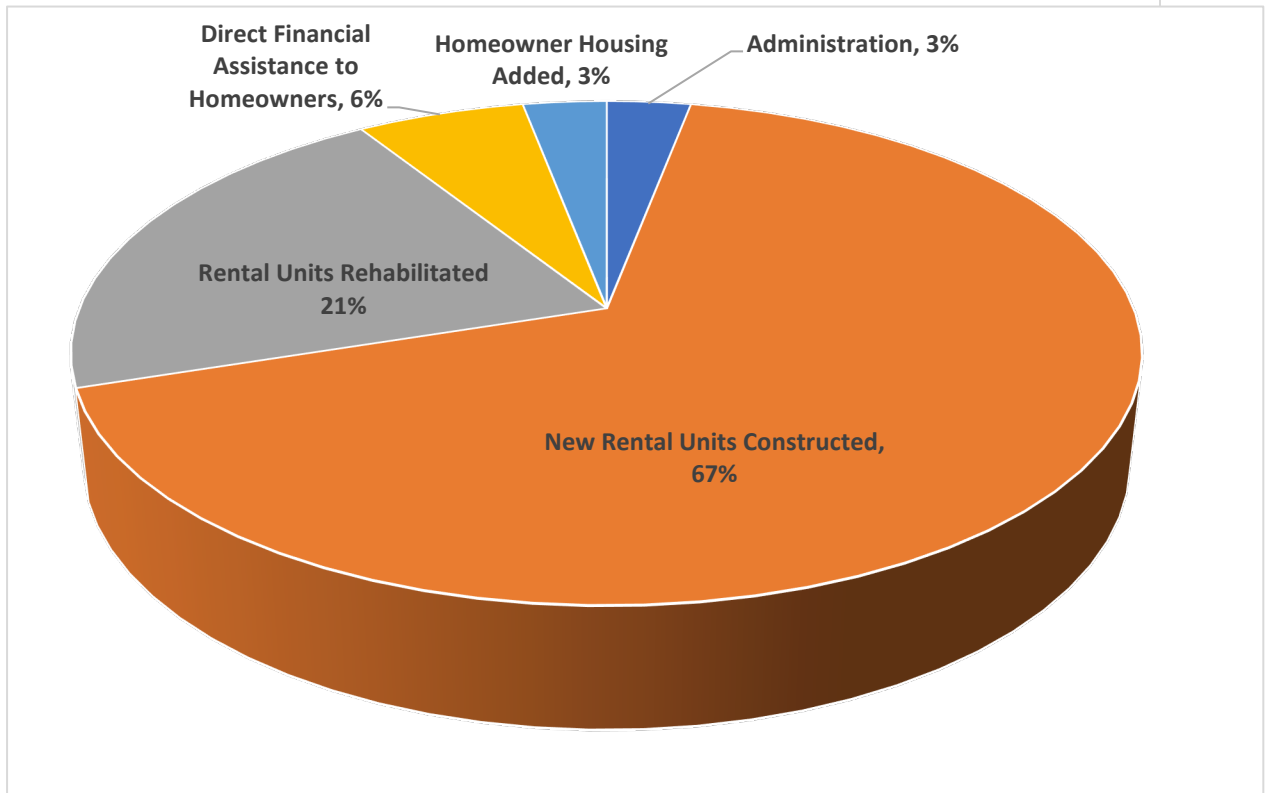


ESG FUNDING AVAILABLE FY23 \$240,516



2023

HOME FUNDS AVAILABLE FY23



The pie charts provided in this summary also incorporate existing and anticipated program income for FY2023 from the following:

CDBG

Revolving Loan Fund 1
 Loan repayments from CDBG Funded Housing Loans
 Current Balance - \$0
 Anticipated Program Income for FY23- \$25,000

Revolving Loan Fund 2
 Loan Repayments from CDBG Funded Economic Development Loans
 Current Balance - \$0
 Anticipated Program Income for FY23 - \$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 - \$0
 Anticipated Program Income for FY23 - \$100,000

In the event anticipated HOME program income is not received, the Rental/Affordable Housing budget will be reduced.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion:

Because the primary national objectives of the Consolidated Plan programs are to benefit low-income and moderate-income residents, New Bedford's federal block grant program funds will target significant assistance to those areas found to be the most economically and physically distressed in the city. New Bedford will greatly increase the measurable and effective impact of these federal dollars by enhancing the quality of life in its most distressed neighborhoods. If the City distributed the funds without such consideration, the impact of its federal resources would be reduced, and the success of its programs would be curtailed.

The public facility projects funded in this plan are located within some of the most economically challenged neighborhoods in the city. A number of census tracts that are targeted for funding have low- and moderate-income populations in excess of 70% of the general population. In addition, a number of public service programs are funded specifically with census tracts that also have high concentrations of low- and moderate-income persons. Many of the city's housing and homeless projects are city-wide because they are targeted to meet the needs of low- and moderate-income households and persons throughout the city. The public service programs funded also provide services throughout the geographic parameters of the city.

Affordable Housing

AP-55 AFFORDABLE HOUSING - 91.220(g)

Introduction

The city continues to promote a range of affordable housing projects. Homeownership options will be supported through the continuation of a city-wide First-time Homebuyer Down Payment 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:

One Year Goals for the Number of Households to be Supported

Homeless	
Non-Homeless	24
Special-Needs	
Total	24

Table 6 - 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	16
Rehab of Existing Units	24
Acquisition of Existing Units	8
Total	58

Table 7 - 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, 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 also at the Office of Housing and Community Development. Staff is available to provide assistance in completing applications.

AP-60 PUBLIC HOUSING - 91.420, 91.220(H)

Introduction

The New Bedford Housing Authority (NBHA) is the public housing authority for the city of New Bedford. Founded in 1938, NBHA continues to be an integral part of the fabric of the city. With 1749 Federal public housing units (HUD) and 760 state aided units the Massachusetts Department of Housing and Community Development (DHCD), NBHA services over 6,000 individuals by providing safe, well maintained, and affordable housing units. In addition, NBHA administers nearly 1,800 federally funded rental vouchers through HUD's Voucher Choice Program and 112 VASH Vouchers.

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;
- The Housing Authority has exceeded the requirements and supply of the Section 504 compliance housing units VCA but continue 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 DHCD Sustainability Grants. 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 DHCD 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.

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.

DRAFT

AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

Introduction

New Bedford's Continuum of Care was established in 1995. It has long served the community's homeless needs through the Homeless Service Provider Network (HSPN). The HSPN is a collection of over 50 agencies, individuals, and organizations that advocate on behalf of homeless individuals by enlisting the cooperation of homeless providers to improve access to existing public resources, maintain statistical data on the homeless population, and provide supportive services and empowerment strategies to allow these individuals to be integrated into the community through a compassionate Continuum of Care (CoC).

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

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

The HSPN, operates a centralized coordinated intake and assessment system. The system is designed to provide an initial comprehensive assessment of the needs of individuals at numerous points of entry. Referrals to the state telephonic system through MA DHCD is made for families experiencing homelessness as is part of the requirement under the Commonwealth's right-to-shelter status for families. In addition to coordinated entry, unsheltered persons are met by an ESG-funded Street Outreach Team that 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 multiple dedicated emergency shelters: for individuals, there are two such emergency shelters (one for males, one for females) and for unaccompanied youth there is one shelter. Family shelter is also available in New Bedford in both scattered site and congregate models: there are multiple scattered site apartments serving as family shelter as well as two congregate shelters for families. Additional emergency shelter is available for victims/survivors of domestic violence/sexual predation within the city. The city also has a small network of transitional housing programs that provide essential stabilization services to individuals experiencing homelessness. A priority of the HSPN and the New Bedford's CoC 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. To this end 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 ESG funds in supporting the prevention of homelessness to keep stably housed those households at risk of becoming homeless, 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 New Bedford's HSPN there are active organizations providing housing and wraparound services for a variety of subpopulations. Among these organizations is the Veterans Transition House that operates transitional and permanent housing programs and services for veterans and their families and Catholic Social Services that operates several family housing programs and collaborates with the New Bedford Housing Authority in seeking project-based certificates to ensure long term stability and to prevent individuals and families from becoming homeless again.

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

The city utilizes CDBG, ESG and CoC funding while Continuum members, themselves, rely on a range of funding that often includes state resources, among which are: the Massachusetts Emergency Assistance Shelter Program, HomeBASE, the Emergency Rental Assistance Program (ERMA), 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:

The city has established broad goals which guide its policy and resource allocations. These goals, articulated within the City's Ten-Year Plan to End Homelessness, Two Year Strategic Plan, annual Community Priorities and subsequent strategic planning efforts, include:

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

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

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

- Costs associated with adherence to the Massachusetts Building Code.
- Hazards in the built environment, such as lead paint.
- Perception of possible environmental contamination and costs associated with remediation.
- Cost of site assembly of non-conforming urban lots.
- Challenges to obtaining clear title on older parcels.
- Complexity of financing required to undertake larger projects.
- Down payment 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 receivership properties for affordable housing development sites, through the provision of funding to address environmental hazards (lead paint), and the structuring of HOME funds to maximize affordable housing development.

Discussion:

The OHCD works cooperatively with private developers, non-profit developer, and community groups to develop initiatives for new affordable housing including the use of the Low-Income Housing Tax Credit (LIHTC) program and other available financing programs whenever possible, throughout the City.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The Annual Action Plan activities and goals coincide with the priorities identified within the Consolidated Plan. The activities selected for Year 4 funding are those projects that are ready to proceed and able to make immediate impact to low- and moderate-income persons.

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

Actions planned to address obstacles to meeting underserved needs

Challenges to meeting underserved needs in the coming year stem primarily from increasing demand for program activities combined with decreasing amounts of funding. While we do not know the short term and long-term impact at this time, the COVID-19 pandemic exacerbated that gap given increased needs and challenges in addressing those needs. The city will continue to strive to maximize its resources and efficiency to achieve the greatest impact. The City proposes the following actions to attempt to increase resources:

- The 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, city's priority funding goals, and most importantly, an opportunity for public input. The public meetings are designed 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 also provides 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.
- Maintain Advocacy with federal and state partners to increase federal and state support for priority City projects and initiatives.

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. 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 loan program. The City will additionally use HOME funds to support the programs and projects of its affordable housing developers.

Actions planned to reduce lead-based paint hazards

The City addresses the goal of reducing lead-based paint hazards through the operation of its housing programs. The City will continue to provide housing rehabilitation funding, that requires safe treatment of all lead-based paint hazards. 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 plans to utilize 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. Because the unemployment rate increased during 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 business, 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 Planning Department, Department of Public Facilities, Department of Public Infrastructure and 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 and City Departments. The utilization of this broad base of organizations assisted 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 New Bedford-based providers as well as a network of regional housing and human services providers. The City will continue to be actively engaged in Regional Workforce initiatives and the Fall River-New Bedford Housing Partnership, as well as continue to coordinate and promote programs such as the MassHousing “Buy New Bedford” and MHP “ONE” Program. In addition, the Homeless Service Provider Network will be actively supported by the Office of Housing and Community Development.

Discussion:

Through its strategic plan, New Bedford 2020, the City has achieved consensus on priority initiatives, organizational roles, and desired outcomes. The Five-Year Consolidated Plan identifies the opportunities to invest the 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. In addition, New Bedford continues to support housing programs, capital investments, and human services programs that improve the quality of life for all New Bedford residents.

DRAFT

Program Specific Requirements

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

Introduction

The city receives CDBG and HOME funds on an annual basis. In addition, the city receives Program Income throughout the year. The City invests these funds into eligible projects as detailed within the FY2020- 2024 Consolidated Plan and corresponding Annual Action Plan FY2023 (7/1/2023 – 6/30/2024).

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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	\$608,186
5. The amount of income from float-funded activities	\$0
Total Program Income:	\$608,186

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.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(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 located 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.

The City will ensure that projects are sustainable over the long term and will review management practices, fiscal soundness and other financial commitments through its subsidy layering and underwriting review to determine that long term needs of the project and the targeted populations can be met during the period of affordability.

For HOME-funded homebuyer assistance loans, the Promissory Note, Deed, and Homebuyer Agreement stipulate the terms for early loan repayment or repayment due to default. The City chooses to recapture the funds if the repayment occurs during the affordability period, rather than to place continued affordability restrictions upon subsequent buyers/owners of the properties, as long as the Borrower remains in compliance with the terms of the Note, the Mortgage, the Loan Agreement and the Affordable Housing Restriction. If the HOME-assisted homebuyer fails to occupy the unit as his or her principal residence (i.e., unit is rented or vacant), or the home was sold or otherwise transferred during the period of affordability and the applicable recapture provision was not enforced, then the project will be considered in noncompliance. The Affordable Housing Restriction (collectively “The Loan Documents”), the HOME loan will be forgiven once the affordability period is complete. A copy of the city’s Recapture, Mortgage and Promissory Note forms are attached in Appendix II.

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

The City does not intend to use HOME funds to refinance existing debt.

Emergency Solutions Grant (ESG) Reference 91.220(I)(4)

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

The city has established Written Standards for providing ESG assistance and can be found within the Appendix II.

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

Catholic Social Services is the agency in New Bedford that is administering the coordinated assessment/centralized intake system for the New Bedford Continuum of Care. The revised Operational Protocols can be found within the Appendix II.

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

With one exception, the ESG award process mirrors the CDBG process both chronologically and functionally. Public notices announce the availability of funding and series of public meetings, an RFP is issued, applications are solicited. While both ESG and CDBG grant applications are evaluated against specific criteria, ESG applications are also reviewed by the CoC's Performance Review Committee who evaluates the proposal against specific criteria and provides its recommendation for funding. A draft plan is developed that includes proposed activities/funding levels. Following the 30-day public comment period the City Council takes action to adopt the Action Plan. An Orientation workshop is conducted to advise/assist subrecipients and a subrecipient agreement is executed by the receiving entity and the city. Award years begin July 1st and conclude June 30th. The entire process rendered transparent thanks to the engagement of a community participation plan.

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

The New Bedford CoC does meet the homeless participation requirement articulated in 24 CFR 576.405(a) and additionally welcomes those currently experiencing homelessness and those who may have previously experienced homelessness through referring member agencies. In addition, the city's ESG subrecipient agreement template incorporates a standard requiring subrecipients to involve homeless/formerly homeless in meaningful operational decision-making.

5. Describe performance standards for evaluating ESG.

Performance standards are included within the ESG subrecipient agreement. A copy of last fiscal year's template is attached in Appendix II.

APPENDIX I

Citizens Participation Process and Comments

- **FY2023 Action Plan Calendar**
- **Public Notices (English, Portuguese & Spanish)**
- **Public Meeting Minutes**
- **Letters of Support**



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

Action Plan Calendar FY2023

Tuesday, January 10.2023*

Public Meeting #1 conducted in person at Carney Academy. Presentation of CDBG, ESG and HOME program information, past year's results and process. RFP for FY22 funding round released online at conclusion of the meeting.

Wednesday, January 11.2023*

Public Meeting #2 conducted virtually on Zoom Platform. Presentation of CDBG, ESG and HOME program information, past year's results and process. Reminder as to availability of RFP for FY22 funding round.

Friday, January 13.2023

Technical Assistance Workshop to assist in developing a proposal (9:00am for CDBG and 10am for ESG, both workshops being conducted virtually on Zoom Platform).

Friday, February 10.2023

Deadline for all proposals to be submitted electronically to the Office of Housing and Community Development via email at OHCD@newbedford-ma.gov by 12noon.

April 19.2023

Draft Annual Action Plan FY23 published and distributed to public locations
Distribution of Draft Annual Action Plan FY23 to City Council.

Wednesday, April 19.2023 - Friday, May 19.2023

Thirty-day public comment period on DRAFT Annual Action Plan FY2023

Thursday, May 25.2023

Submittal to City Council for vote authorizing Annual Action Plan FY2023.

Friday, May 26.2023

Submission of Final Annual Action Plan FY2023 to HUD

*NOTE: Both Action Plan Public Meetings will include a separate HOME-ARP Public Meeting to discuss the HOME-ARP funding and HOME-ARP Qualified Allocation Plan and solicit public input.



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 to discuss two matters:

1

Action Plan: A Plan to address the housing and economic development needs and priorities in New Bedford for the FY23 program year beginning July 1, 2023. Both meetings will explain and discuss the federal funding that the city receives as an entitlement community under the U.S. Department of Housing & Community Development for which it expects to receive roughly \$3.5 million.

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

Come hear about these programs and share your ideas about these limited federal funds and how they could be used to serve the needs of New Bedford residents, particularly those of low and moderate incomes, over the coming fiscal year. **Those intending to apply for funding are strongly encouraged to attend one of the two forums.**

The City of New Bedford is also hosting an RFP workshop via zoom on January 13th to explain and discuss the RFP (application) and process for applying for CDBG and ESG funds. Contact OHCD@newbedford-ma.gov for more information.

2

HOME-ARP: New Bedford was awarded \$3.1 million in HOME funds from the American Rescue Plan (ARP) to help individuals and families who are experiencing homelessness or at risk of homelessness. A requirement of the funding is to get resident and stakeholder input to help shape the program design in these eligible areas:

- Affordable Housing
- Tenant-Based Rental Assistance
- Non-Congregate Shelter
- Supportive Services
- Homeless Prevention Services
- Housing Counseling

January 10th.2023 Carney Academy 247 Elm Street at 6.00pm In Person

January 11th.2023 Wednesday at 6.00pm via ZOOM

To join the hearing on January 11th at 6.00 go to:

<https://us06web.zoom.us/j/83041179361?pwd=NUsxO2tSYTIGSUdzTXBQa1BwNUwyUT09> Meeting ID: 830 4117 9361 Passcode: 463504

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 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 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

Nós queremos ouvir de você!

Junte-se a nós em uma dessas reuniões públicas para discutir dois assuntos:

1

Plano de Ação: Um plano para atender às necessidades e prioridades de habitação e desenvolvimento económico em New Bedford para o programa do ano fiscal 2023 a partir de 1 de Julho de 2023. Ambas as reuniões explicarão e discutirão o financiamento federal que a cidade recebe como comunidade beneficiária sob o Departamento de Habitação e Desenvolvimento Comunitário dos EUA, pelo qual espera receber cerca de US\$ 3,5 milhões.

- Subsídio do Bloco de Desenvolvimento Comunitário (CDBG)
- Parceria de Investimento "HOME" (HOME)
- Programa de Subsídios para Soluções de Emergência (ESG)

Venha conhecer sobre esses programas e compartilhar suas idéias sobre esses fundos federais limitados e como eles poderiam ser usados para atender às necessidades dos residentes de New Bedford, particularmente os de renda baixa e moderada, durante o próximo ano fiscal. **Aqueles que pretendem solicitar financiamento são extremamente encorajados a participar de um dos dois fóruns.**

A Cidade de New Bedford também está realizando um workshop de RFP via zoom no dia 13 de janeiro para explicar e discutir o RFP (aplicação) e o processo de solicitação de fundos CDBG e ESG. Contate QHCD@newbedford-ma.gov para mais informações.

2

HOME-ARP: New Bedford recebeu \$3,1 milhões em fundos HOME do Plano Americano de Resgate (ARP) para ajudar indivíduos e famílias que estão sem teto ou em risco de ficar sem teto. Um dos requisitos de financiamento é obter a contribuição de residentes e partes interessadas para ajudar a moldar o projeto do programa nestas áreas elegíveis:

- Habitação Económica
- Assistência de aluguel com base no inquilino
- Abrigo Não-Congregado
- Serviços de apoio
- Serviços de Prevenção de Desabrigados
- Aconselhamento sobre habitação

10 de Janeiro de 2023 Carney Academy 247 Elm Street at 6.00pm Pessoalmente

11 de Janeiro de 2023 Quarta-feira às 6:00pm através de ZOOM

Para participar da audiência no dia 11 de janeiro às 6:00, vá para: <https://us06web.zoom.us/j/83041179361?pwd=NUxzQ2t5TTlGSUJzTXBQa1BwNUwyUT09> Meeting ID: 830 4117 9361 Passcode: 463504

Se você não puder comparecer à audiência, mas gostaria de participar, por favor, considere a possibilidade de enviar um comentário por escrito para: QHCD@newbedford-ma.gov

Estas informações estão disponíveis em português ou espanhol, mediante solicitação. De acordo com a Lei dos Americanos Portadores de Deficiência (ADA), se alguma acomodação for necessária, favor contatar o Escritório de Habitação e Desenvolvimento Comunitário pelo telefone 508.979.1500. Os pedidos devem ser feitos o mais rápido possível, mas o mais tardar 48 horas antes da reunião agendada.

MASSRELAY DISCAR 711



Ciudad de New Bedford, Massachusetts

Alcalde Jonathan F. Mitchell

Oficina de Vivienda y Desarrollo Comunitario

Joshua Amaral, Director

Foros de la Comunidad

¡Queremos escuchar de ti!

Únase a nosotros en una de estas reuniones públicas para discutir dos asuntos:

1

Plan de Acción: Un plan para abordar las necesidades y prioridades de vivienda y desarrollo económico en New Bedford para el año del programa FY23 que comienza el 1 de julio de 2023. Ambas reuniones explicarán y discutirán los fondos federales que la ciudad recibe como comunidad con derechos bajo el Departamento de Vivienda y Desarrollo Comunitario de los EE. UU. por los cuales espera recibir aproximadamente \$3.5 millones.

- Subvención en bloque para el desarrollo comunitario (CDBG)
- Sociedades de inversión HOME (HOME)
- Programa de subvenciones para soluciones de emergencia (ESG)

Venga a escuchar acerca de estos programas y comparta sus ideas sobre estos fondos federales limitados y cómo podrían usarse para satisfacer las necesidades de los residentes de New Bedford, particularmente aquellos de ingresos bajos y moderados, durante el próximo año fiscal. **Se recomienda encarecidamente a aquellos que deseen solicitar financiación que asistan a uno de los dos foros.**

La ciudad de New Bedford también organizará un taller de RFP a través de zoom el 13 de enero para explicar y discutir la RFP (solicitud) y el proceso para solicitar fondos CDBG y ESG. Contacto

2

HOME-ARP: New Bedford recibió \$3.1 millones en fondos HOME del American Rescue Plan (ARP) para ayudar a las personas y familias que se encuentran sin hogar o en riesgo de quedarse sin hogar. Un requisito de la financiación es obtener aportes de los residentes y las partes interesadas para ayudar a dar forma al diseño del programa en estas áreas elegibles:

- Vivienda asequible
- Asistencia de alquiler basada en el inquilino
- Refugio no congregado
- Servicios de apoyo
- Servicios de prevención de personas sin hogar
- Consejería de Vivienda

10 de Enero de 2023 Carney Academy 247 Elm Street at 6.00pm En persona

11 de Enero de 2023 Miércoles at 6.00pm vía ZOOM

Para unirse a la audiencia el 11 de enero a las 6:00, vaya a:

<https://us06web.zoom.us/j/83041179361?pwd=NU5xQ2tSYTlGSUdzTXBQa1BwNUwyUT09> Identificación de la reunión: 830 4117 9361
contraseña: 463504

Si no puede asistir a la audiencia, pero le gustaría participar, considere enviar un comentario por escrito a:
OHCD@newbedford-ma.gov

Esta información está disponible en portugués o español previa solicitud. De acuerdo con la Ley de Estadounidenses con Discapacidades (ADA), si necesita adaptaciones, comuníquese con la Oficina de Vivienda y Desarrollo Comunitario al 508.979.1500. Las solicitudes deben hacerse tan pronto como sea posible, pero a más tardar 48 horas antes de la reunión programada.

MASSRELÉ MARQUE 711

PUBLIC HEARING COMMENTS:

**MINUTES
of
PUBLIC MEETINGS**

FY2023 ACTION PLAN

COMMUNITY FORUM

OHCD Public Meeting #1 Carney Academy Date: Tuesday, January 10, 2023

Registered Public Meeting Attendees: Joshua Amaral, Jennifer Clarke, Joseph Maia, City of NB OHCD; Shane Burgo, New Bedford City Council; Elizabeth Teves-Roda, Congressman Keating's Office; Danielle Brown, Steppingstone; Geovanny Sequeira, City of NB Community Services; Genesis Galan, PACE Housing; Patricia Victoria, New Bedford Public Schools - Carney Academy; Tony Sapienza, New Bedford Economic Development Council; Marc Dean, City of NB Parks and Recreation; Paula Fortes, United Interfaith Action (UIA); Jesse Newman, UIA; Maria Jose Morales, UIA; Renee Ledbetter, NAACP / UIA; Albie Cullen, PAACA; DQ Brown, PAACA; Mike Riccardi; Jean Riccardi; Robert Cabral; George Wilkie; Marty Litman; Deborah Tripp; Suzanne Richard, NB Cable Network;

The meeting began at 6:05pm.

Joshua Amaral, Director of the Office of Housing and Community Development (OHCD), welcomed the Community Forum attendees, stated the purpose of the meeting and introduced OHCD staff members present at the meeting: Jennifer Clarke, Deputy Director who would be presenting with him, and Joseph Maia, Grants Compliance Coordinator.

Through the use of a PowerPoint presentation, Mr. Amaral overviewed the meeting agenda and began reviewing the background of the Consolidated Plan/Action Plan process. He spoke about the City's 5-Year Consolidated Plan 2020-2024 and that this meeting along with the public meeting on January 11, 2023 serve as the OHCD's inaugural efforts in planning for its fourth year of the 5-Year process. Mr. Amaral then reviewed anticipated funding and the process through which funding would be made available and the planning process involved in developing the Action Plan. In addition to this information, Mr. Amaral's remarks reinforced the crucial importance of community input in guiding actions, programs, and services.

Ms. Clarke then continued the presentation portion of the meeting by presenting more specific information relative to the three entitlement funding sources from the U.S. Department of Housing and Urban Development (HUD): Community Development Block Grant (CDBG), HOME Program and Emergency Solutions Grant (ESG) funding. In particular she described the breadth of eligible activities possible under each funding source. It was noted that in using CDBG funds, a variety of community services and programs that benefit primarily individuals and households who are low and moderate income are offered throughout the City. Additional CDBG initiatives may include projects like Housing Rehabilitation, Economic Development, Infrastructure Improvements, Parks and Playground Improvements and a variety of different initiatives. Mr. Amaral then described work performed by the OHCD and reviewed the OHCD's overall performance measurements and outcomes for the past program year including reference to the CAPER. He then invited Jennifer Clarke to provide specifics as to the available RFPs for CDBG and/or ESG funding as well as the timeframe and how people could easily access the RFPs online. She concluded her remarks by announcing two workshops—one for CDBG (at 9am) and one for ESG (at 10.30am) on the coming Friday morning via zoom, January 13th. These workshops were announced as being open to all

interested in applying and seeking information in reviewing specific elements of the application, itself.

In concluding the presentation portion of the meeting, Mr. Amaral noted that not only is this meeting the vehicle by which we provide information about the RFP process, but more importantly, the meeting, itself, serves as an important opportunity to solicit community input / comments and/or engage the community to understand their hidden needs. Through this type of community engagement, it helps our office understand / identify projects that best meet and address the needs of the community.

With that, Mr. Amaral then opened the floor for questions and comments noting that all input and comments will be incorporated into the Annual Action Plan. Discussion continued as follows:

- **Robert Cabral**, described the state of homelessness in New Bedford and the need for additional resources to curb and end homelessness. The number of shelter beds available in New Bedford is not adequate to meet the growing needs of the homeless population including vulnerable seniors. Besides the lack of shelter beds, Mr. Cabral stressed that the biggest issue is that shelters are not open 24 hours a day. He suggested increasing the number of shelter beds and allowing the homeless to access the shelter anytime during the day. Further, homeless programs and providers should work together to provide services to avoid duplication. The city should fund a position that will coordinate efforts and organize the homeless system to be more effective. Mr. Amaral reiterated his understanding of Mr. Cabral's comments that spoke to additional support services for the homeless including vulnerable seniors and 24 hours shelter services.
- **Maria Jose Morales from United Interfaith Action** expressed the need and potential consideration for a wet homeless shelter in New Bedford. Ms. Morales stated that there are non-profit organizations in the city that can help develop and manage a wet shelter. The city has a number of empty buildings or units that could serve as a wet shelter. In particular, Ms. Morales suggested rehabbing an old church and converting the space into a new shelter. Lastly, she recommended that the city should focus resources on developing LMI housing instead of beatification projects. Mr. Amaral reiterated his understanding of Ms. Morales's comments that spoke to developing a wet shelter and better use of vacant and abandoned spaces. Mr. Amaral stated that as part of our 5 Year Consolidated Plan, our office does consultations with agencies, service providers and the overall community to understand the needs of our community needs and priorities.
- **Jennifer Clarke, OHCD Deputy Director** described the 5 Year Consolidated consultation process. As part of the process, OHCD conducts a variety of consultation efforts throughout the community including the housing authority, public schools, homeless providers, non-profits and city departments. Ms. Clarke stated that without public input, the Consolidated Plan would not adequately address the needs of the community. Further, we value and rely on the voice of the community. Ms. Clarke recommended that participants reach out to OHCD with any additional suggestions.
- **George Wilkie**, stated that housing is a public need. The city currently has a number of vacant buildings and parcels. Mr. Wilkie asked if Mayor Mitchell was willing to develop a housing task force to address the city's affordable housing needs. Mr. Amaral reiterated his

understanding of Mr. Wilkie's comments that spoke to developing a housing task force to identify vacant and underutilized buildings and parcels for redevelopment.

- **Renee Ledbetter from NAACP / United Interfaith Action** stated that she works with disadvantaged youth. Ms. Ledbetter recommended using funds to develop a youth center with wrap around services. Currently, the city only has a youth center for only boys. This new youth center would service both boys and girls. Mr. Amaral reiterated his understanding of Ms. Ledbetter's comments that spoke to developing a youth center for both boys and girls. This center would provide wrap around and life skills services.
- **George Wilkie**, stated that many homeless individuals refuse to go to shelter for a variety of reasons. Mr. Wilkie identified a few potential reasons: The number of persons in a confined space, disease / infection, and threats / victimization. Mr. Wilkie suggested developing more Single Room Occupancy (SRO) units in order to meet the needs of the homeless community. These units tend to be more welcoming and sanitary instead of a drop in shelter. Mr. Wilkie wanted to dismiss the myth that most homeless people are just drug users. In fact, the reason why the majority of people become homeless is due to financial (i.e. work) and medical reasons. Its important to understand the reasons for homelessness and to respect people more. Mr. Amaral reiterated his understanding of Mr. Wilkie's comments that spoke to developing more sanitary shelters such as SROs, respect human dignity and need to understand reasons for homelessness.
- **Robert Cabral**, agreed with Mr. Wilkie's views and suggestions. Many people become homeless due to mental health reasons and not drug addiction. Mr. Cabral stressed the importance of developing more SRO units as an alternative to the traditional homeless shelter. Further, communities should consider the option of Pallet Buildings as an inexpensive solution. These structures are typically 8' x 10' and can have either 1 or 2 rooms. Some of these structures are very simple with just shelving and a bed while others have heating and cooling systems. Mr. Amaral reiterated his understanding of Mr. Cabral's comments that spoke to developing other housing options, respect human dignity and the needs of the homeless community.

No additional comments, concerns or suggestions were received.

Mr. Amaral thanked everyone for the good discussion and recommendations, restating the reminder about attending the Technical Assistance Workshops on Friday, January 13th and to feel free to contact the OHCD staff with any further ideas or questions at any time.

At the conclusion of this public meeting, Mr. Amaral then opened the HOME-ARP Public Meeting, minutes of which will be available through the HOME-ARP Substantial Amendment to AAP FY21.

Both public meetings adjourned at 7:15pm.

FY2023 ACTION PLAN

COMMUNITY FORUM

OHCD Public Meeting #2

Virtual Format via Zoom

Date: Wednesday, January 11, 2023

Registered Public Meeting Attendees: Joshua Amaral, Jennifer Clarke, Robert Tetrault, Nicole Curral, Ashley Eaton, and Kevin Fraga City of NB Office of Housing & Community Development; Happiness Unaka, CSS; Corinn Williams, CEDC; Helena DaSilva Hughes, Immigrant's Assistance Center; Joe Neves, Dennison Memorial Community Center; Bernadette Souza, Youth Opportunities Unlimited; Mike Jackman, Congressman Keating's Office; Janette Otero and Kristin Batstone, New Bedford Women's Center; Jesse Newman and Bob Bailey, United Interfaith Action; Cynthia Ribeiro, Paula Draper, Lisa Pitta, Elmis Navarro, Jeffery Smith, Heidi Collins and Ana Jerez, Southeast Center for Independent Living, Inc.; Jordan Stocker, Independent Living Council; Rayana Grace, Island Foundation; Marie Raymond; Margaret Mott, Ana DeMelo, IAC and Carleen Cordwell.

The meeting began at 6:03pm.

Joshua Amaral, Director of the City of New Bedford's Office of Housing and Community Development (OHCD), welcomed the Community Forum attendees to the zoom meeting, stated the purpose of the meeting and introduced members of the OHCD team present at the meeting: Jennifer Clarke, Deputy Director who would be presenting with him, Robert Tetrault, Ashley Eaton, Nicole Curral and Kevin Fraga.

Through the use of a PowerPoint presentation, Mr. Amaral overviewed the meeting agenda and began reviewing the background of the Consolidated Plan/Action Plan process. He spoke about the City's 5-Year Consolidated Plan 2020-2024 and that this meeting along with the public meeting on January 11, 2023 serve as the OHCD's inaugural efforts in planning for its fourth year of the 5-Year process. Mr. Amaral then reviewed anticipated funding and the process through which funding would be made available and the planning process involved in developing the Action Plan. In addition to this information, Mr. Amaral's remarks reinforced the crucial importance of community input in guiding actions, programs, and services.

Ms. Clarke then continued the presentation portion of the meeting by presenting more specific information relative to the three entitlement funding sources from the U.S. Department of Housing and Urban Development (HUD): Community Development Block Grant (CDBG), HOME Program and Emergency Solutions Grant (ESG) funding. In particular she described the breadth of eligible activities possible under each funding source. It was noted that in using CDBG funds, a variety of community services and programs that benefit primarily individuals and households who are low and moderate income are offered throughout the City. Additional CDBG initiatives may include projects like Housing Rehabilitation, Economic Development, Infrastructure Improvements, Parks and Playground Improvements and a variety of different initiatives. Mr. Amaral described work performed by the OHCD and reviewed the OHCD's overall performance measurements and outcomes for the past program year including reference to the CAPER. He then invited Jennifer Clarke to provide specifics as to the available RFPs for CDBG and/or ESG funding as well as the timeframe and how people could easily access the RFPs online. She concluded her remarks by

announcing two workshops—one for CDBG (at 9am) and one for ESG (at 10.30am) on the coming Friday morning via zoom, January 13th. These workshops were announced as being open to all interested in applying and seeking information in reviewing specific elements of the application, itself.

In concluding the presentation portion of the meeting, Mr. Amaral noted that not only is this meeting the vehicle by which we provide information about the RFP process, but more importantly, the meeting, itself, serves as an important opportunity to solicit community input / comments and/or engage the community to understand their hidden needs. Through this type of community engagement, it helps our office understand / identify projects that best meet and address the needs of the community.

With that, Mr. Amaral then opened the floor for questions and comments noting that all input and comments will be incorporated into the Annual Action Plan. Discussion continued as follows:

- **Mike Jackman from Congressman Keating's Office** asked to clarify the difference between the CDBG coronavirus money (CDBG-CV) from last year and the money being received this year, whether it is higher, lower or about the same. Mr. Amaral stated the typical annual CDBG allocation usually stays the same year over year and clarified that the CDBG COVID funding was a one-time award based on the CARES Act. The CARES Act funds have already been committed and projects are either underway or completed. Mr. Amaral thanked Mike Jackman for attending the meeting and for the support from the Congressman's Office.
- **Jordan Stocker from Southeast Center for Independent Living, Inc.** asked where the funding is coming from for homelessness and housing plan, is the funding that is being received being impacted by the President's new homelessness and housing plan. Ms. Clarke spoke on how ESG funding has been stable over the last few years, one source of funding that is not handled through this allocation is the COC funding which can vary. Jordan spoke about the plan that was published yesterday regarding affordable housing production for low-income households. Mike Jackman interjected that Congressman Keating is hosting an affordable housing forum with HUD in April regarding housing and new additional funding regarding housing production, more information regarding meeting to come. Mr. Amaral thanked the speakers and spoke on the value of collaborating.
- **Kristin Batstone from New Bedford Women's Center** expressed the importance of affordable housing for the clients that they serve and survivors of domestic violence. She noted her appreciation to the OHCD for the CDBG and ESG funds they have received to date.
- **Paula Draper from Southeast Center for Independent Living, Inc.** questioned what the City of New Bedford is doing to entice developers to build more affordable housing, rather than market-based housing. Ms. Draper spoke on the issue of increasing homelessness in the City and not having enough beds at local shelters. Mr. Amaral thanked Ms. Draper for all the hard work her agency and colleagues provides and stated the concern regarding affordable housing is heard and is being impacted by everyone and spoke on how ESG funds can assistance with rental assistance. Ms. Draper spoke on

how more supportive transitional housing in New Bedford and surrounding towns are needed to help these individuals gain independence.

- **Bernadette Souza from Youth Opportunities Unlimited**, congratulated Mr. Amaral in his new position and thanked the OHCD for the CDBG funds they receive, especially funds received during COVID. Ms. Souza spoke about repairs needed at the Y.O.U. building. Ms. Clarke suggested since this is a city-owned building Ms. Souza may consider reaching out to the City's Department Facilities and Fleet Management for assistance. Ms. Clarke did note that while CDBG funds cannot be used for maintenance, handicapped accessible bathrooms would be an eligible CDBG activity.
- **City Council President Linda Morad**, congratulated Mr. Amaral on his new role and thanked him for acknowledging her on today's zoom meeting. Council President Morad thanked the OHCD and all individuals who attended tonight's meeting. Councilor Morad thanked the OHCD team for all the hard work that gets done to help the community. Mr. Amaral thanked Councilor Morad for taking the time to attend the evening's public meeting.
- **Heidi Collins from the Southeast Center for Independent Living, Inc.** spoke on how her agency is faced with how to assist individuals leaving nursing homes and into independent living, they have been investing a lot of time and effort to combat this issue; Ms. Collins stated they try to promote independence however there is no where to go and spoke on how the housing crisis is getting worse and mental health is suffering due to lack of housing. Ms. Collins asked how many of the units at the Cliftex Housing Development are affordable and how many are accessible. Ms. Collins spoke on how more affording housing and accessible units are needed. Mr. Amaral thanked her for her comments and noted the number of units can be researched.
- **Margaret Mott** questioned whether a process to vet developers for past performance in support of low-income affordable housing exists. Mr. Amaral stated typically the credibility of a firm is taken into consideration and the income mix that they are proposing as well.
- **Jordan Stocker from the Southeast Center for Independent Living, Inc.** encouraged everyone to look into Low Income Housing Tax Credit (LIHTC) reforms and to advocate to representatives to support an expansion of this program, allowing for more units being affordable. Jordan provided links in the chat box for individuals to learn more about LIHTC and MRVP, which is a voucher program.
<https://nlihc.org/sites/default/files/LIHTC-Reforms-2022.pdf>
https://mbhp.wpenginepowered.com/wp-content/uploads/2022/12/22172_RentalAssist_MA22_v5%C6%92-12.13.22.pdf

Mr. Amaral thanked Mr. Stocker for this information.

- **Ana Jerez from the Southeast Center for Independent Living, Inc.** submitted a question in the chat box regarding what agency to reach out to for elevator maintenance for buildings that house elderly or tenants with mobility issues. Mr. Amaral suggested reaching out to the City of New Bedford's Community Services Department.

With no additional comments, concerns or suggestions, Mr. Amaral thanked everyone for coming and asked that they keep up the good work in the support of the New Bedford community. Also, he encouraged anyone considering application for either CDBG or ESG funding to attend the Technical Assistance Workshops on Friday, January 13th and to feel free to contact the OHCD staff with any further ideas or questions.

At the conclusion of this public meeting, Mr. Amaral then opened the HOME-ARP Public Meeting, minutes of which will be available through the HOME-ARP Substantial Amendment to AAP FY21.

Both public meetings adjourned at 7:21 pm.

DRAFT

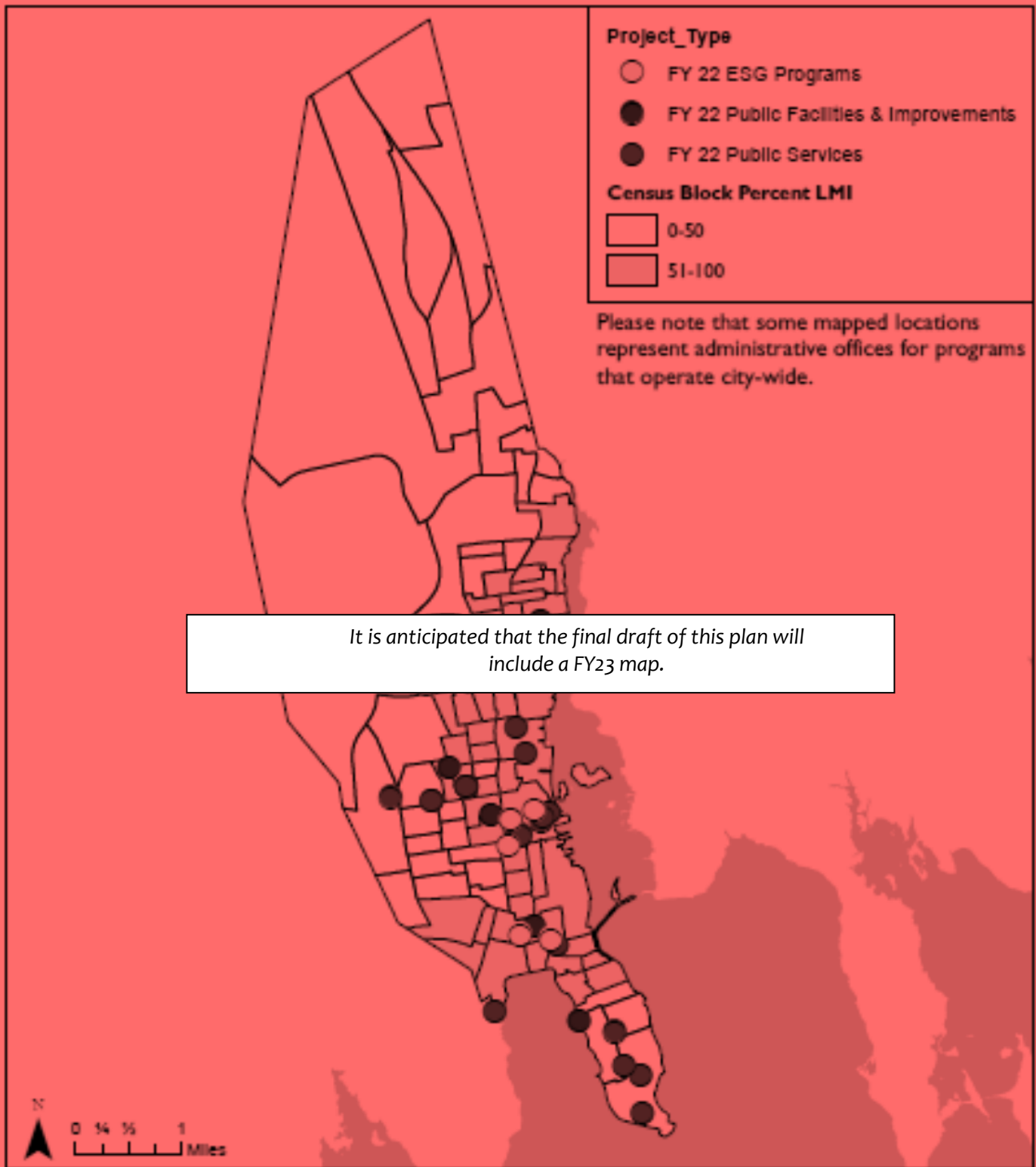
LETTERS of SUPPORT

It is anticipated that the final draft of this plan will include letters of support.

APPENDIX II

Grantee Unique Forms

- **Geographic Distribution Map**
- **HOME Affordable Housing Restriction**
- **HOME Mortgage**
- **HOME Promissory Note**
- **ESG Written Standards**
- **ESG Performance Standards for Evaluating**
- **Coordinated Entry System & Protocols**
- **FY23 Budget**



FY 2022 New Bedford CDBG and ESG Projects and Services

City of New Bedford's Office of Housing and Community Development

Patrick J. Sullivan, Director

April 2022

HOME INVESTMENTS PARTNERSHIP PROGRAM
AFFORDABLE HOUSING RESTRICTION

applicant's names with an address of **property address**, New Bedford, Massachusetts (the "Borrower") grants with quitclaim covenants, to The City of New Bedford by and through the Department of Planning, 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

City of New Bedford, MA
HOME Program
Mortgage

Name and Address of Borrower:

Name

Address

ss

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, than 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:

Exhibit A - Property Description

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 maker(s) used to secure this note.

3. DEFAULT

It will be an Event of Default under this Promissory Note if the following occurs:

- A. Default under any term or condition of this Promissory Note, the Mortgage, the Loan Agreement between the Borrower and the Lender.
- B. Default, continuing beyond an applicable notice or grace period, under the Mortgage.

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:

STANDARDS FOR PROVISION OF ESG ASSISTANCE IN NEW BEDFORD

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

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

The City of New Bedford's Continuum of Care (CoC) relies on the New Bedford Coordinated Entry System (NBCES) administered through the CoC program. The NBCES will also comply with the goals and regulations of the Emergency Solutions Grant (ESG) and the HEARTH (Homeless Emergency Assistance and Rapid Transition to Housing) Act.

Referrals to housing services and providers will be completed through a single source coordinated throughout the CoC. The NBCES is the initial source for intake and initial assessment for diversion, homeless prevention, rapid rehousing and permanent supportive housing within the CoC. (All inquiries for emergency shelter are handled directly through the respective emergency shelter). All agencies receiving CoC funding for housing related programs will be required to participate. Other programs within the CoCs are encouraged to participate. Oversight of the program process will be provided by an advisory committee comprised of representatives of the Continuum of Care. The New Bedford Office of Housing and Community Development conducts monitoring of the program.

Strategic Placement

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 including 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.

Immediate interventions will take place outside of the coordinated entry intake, as they *do not* require prioritization based on severity of service 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:

1. SHELTER SERVICES

- a. Individuals needing emergency shelter or overflow shelter must contact the providers directly for space and accommodations. Individuals seeking to enter emergency shelter in the New Bedford CoC will discuss diversion from shelter with shelter staff. Families needing emergency shelter must directly contact the state family shelter system through the MA DHCD telephonic line. The NBCE will be available to provide the relevant phone numbers to all interested parties.
- b. The NBCE 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 NBCE will schedule to meet with the families, either virtually or in person, to complete a SPDAT once the staff completes a referral packet the PSH. 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. The following order, consistent with the CoC's own Operational Standards, *as amended*, providing guidance for evaluating individuals and families' eligibility for housing and/or services, will be used when assessing each individual client:

2. DIVERSION

- a. NBCES staff will review potential resources with the client within their own family and resources.
- b. Staff will review resources used in the past and potential resources that a client 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.

3. HOMELESS PREVENTION

- a. Anyone presenting as a candidate for prevention services/assistance will be notified by the NBCE as to any necessary documentation needed for application and will be told to contact the homeless prevention providers in the continuum including Catholic Social Services and PACE rotating between the two agencies.
- b. If the client does not have documentation then the NBCE will identify needed documentation and next steps.

4. RAPID REHOUSING

- a. The NBCES 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 NBCES will identify needed documentation and next steps.
- c. If sustaining housing is possible, divert to prevention.

5. PERMANENT OR TRANSITIONAL HOUSING

- a. The NBCE will complete the SPDAT with the client household in order to go onto a waiting list for PSH (Permanent Supporting Housing), or Transitional Housing

- b. Client will be given a score based on need and will be referred to an opening in PSH or Transitional Housing based on priority rating which may be determined by the vulnerability index and case conferencing.
- c. If there are no openings available client 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 Section 4.0 of the 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.

Coordinated Intake Eligibility

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).

1. RESIDENCY

When applying for any CoC-based program including Homeless Prevention, Rapid ReHousing and the Permanent Supportive Housing (PSH) program, residency is determined. Residency can be determined by current placement (if placed in the Continuum, then they are eligible for Continuum services) or by showing reasonable ties to the New Bedford Continuum. Applicants should be able to show that they either became homeless in the New Bedford Continuum and were forced to leave in order to find temporary housing or shelter, or have services in the community (medical, school, DTA, DCF, etc.) which would indicate that the New Bedford is their home/residence of origin.

2. THRESHOLDS

Although those seeking emergency shelter do not need to go through coordinated entry, the following thresholds apply to all potential/existing program participants:

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 (DHCD) Department of Housing and Community Development 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.

ESG sub-recipients must re-evaluate the program participant's eligibility and the types and amounts of assistance the participant needs; not less than once every 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.

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

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

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

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

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

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

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

a. Emergency Shelter Definition

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

b. Admission, Diversion, Referral and Discharge

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

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

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

c. Safety and Shelter Needs of Special Populations

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

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

- All records containing personally identifying information (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.

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

- **Lead-Based Paint Requirements.** The Lead-Based Paint Poisoning Prevention Act applies to all shelters assisted under ESG program and all housing occupied by program participants. All ESG sub-recipients are required to conduct a Lead-Based Paint inspection on all units receiving assistance under the rapid re-housing AND homelessness prevention components if the unit was built before 1978 and a child underage 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 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 necessary heating/cooling facilities in proper operating condition.
 - **Illumination and Electricity.** The shelter/facility should have adequate natural or artificial illumination to permit normal indoor activities and support health and safety. There should be sufficient electrical sources to permit the safe use of electrical appliances in the shelter.
 - **Food Preparation.** Food preparation areas, if any, should contain suitable space and equipment to store, prepare and serve food in a safe and sanitary manner.
 - **Sanitary Conditions.** The shelter should be maintained in a sanitary condition.
 - **Fire Safety-Sleeping Areas.** There should be at least one working smoke detector in each occupied unit of the shelter facility. In addition, smoke detectors should be located near sleeping areas where possible. The fire alarm system should be designed for a hearing-impaired resident.
 - **Fire Safety-Common Areas.** All public areas of the shelter must have at least one working smoke detector.
- 4) Policies and procedures for assessing, prioritizing, and reassessing individual and family needs for essential services related to emergency shelter. ESG funds may be used to provide essential services to individuals and families who are in an emergency shelter. Essential services for participants of emergency shelter assistance can include case management, childcare, education services, employment assistance and job training,

outpatient health services, legal services, life skills training, mental health services, substance abuse treatment services, transportation, and services for special populations.

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

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

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

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

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

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

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

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

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

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

- Rental assistance cannot be provided for a unit unless the rent for that unit is at or below the Fair Market Rent limit, established by HUD.
- The rent charged for a unit must be reasonable in relation to rents currently being charged for comparable units in the private unassisted market and must not be in excess of rents currently being charged by the owner for comparable unassisted units. See 24 CFR 574.320.
- The rental unit must meet minimum habitability standards found at 24 CFR 576.403.
- There must be a rental assistance agreement and lease between property manager and tenant as well as the owner of property and ESG sub-recipient.
- No rental assistance may be made to an individual or family that is receiving rental assistance from another public source for the same time period, and
- Rental assistance may not be provided to a participant who is currently receiving replacement housing payments under Uniform Relocation Assistance Per 24 CFR 576.106 (e), ESG sub-recipients may make rental assistance payments only to an owner with whom the sub-recipient has entered into a rental assistance agreement. The rental assistance agreement must set forth the terms under which rental assistance will be provided, including the requirements that apply under this section. The rental assistance agreement must provide that, during the term of the agreement, the owner must give the sub-recipient a copy of any notice to the program participant to vacate the housing unit, or any complaint used under state or local law to commence an eviction action against the program participant.

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

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

Short-term rental assistance is assistance for up to 3 months of rent. Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent.

Payment of rental arrears may consist of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears.

The maximum amount of rental assistance provided and, an individual or family's level of responsibility for rent payments, over time, shall be determined by the ESG sub-recipient and shall be reflective of the individual or family's need for rental assistance and the level of financial resources available to the ESG sub-recipient.

- 9) Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants received assistance; or the maximum number of times the program participants may receive assistance.

Subject to the general conditions under 24 CFR 576.103 and 24 CFR Part 576.104, sub-recipients may use ESG funds to pay housing owners, utility companies, and other third parties for some or all of the following costs, as allowed under 24 CFR 576.105:

- Rental application fees;
- Security deposits;
- Last month's rent;
- Utility deposits;
- Utility payments;
- Moving costs, and
- Some limited services costs.

Consistent with 24 CFR 576.105 (c), ESG sub-recipients shall determine the type, maximum amount and duration of housing stabilization and/or relocation services for individuals and families who are in need of homeless prevention or rapid re-housing assistance through the initial evaluation, re-evaluation and ongoing case management processes.

Consistent with 24 CFR 576.105 (d), financial assistance for housing stabilization and/or relocation services cannot be provided to a program participant who is receiving the same type of assistance through other public sources or to a program participant who has been provided with replacement housing payments under the Uniform Relocation Act (URA) during the period of time covered by the URA payments.

PERFORMANCE STANDARDS for EVALUATING ESG

Performance Standards

The Emergency Solutions Grant funding emphasizes emergency shelter, homelessness prevention and rapid re-housing activities.

The City of New Bedford will evaluate ESG activities through the following two measurement systems:

1. **Outcome Based Evaluation:** All ESG funded agencies are required to provide qualitative and quantitative measures to aid in evaluation and to monitor progress during participation enrollment in ESG activities. Each program is required to meet outcomes (from a mandated outcome list) aligned with the program's core services. Programs 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 the overall score.
2. **HMIS:** The information in HMIS will be used to determine how well programs are meeting the objectives of ESG. ESG activities are held to adhere with HUD data and technical standards and HUD performance thresholds. These include: participant length of stay in the ESG program, percent of participants leaving emergency shelter (ES) for transitional housing (TH) or permanent housing, percent of participants leaving transitional for permanent housing, percent of participants leaving ES and/or TH with increased access to mainstream services, percent of participants in ES and/or TH leaving with employment, percent of participants in ES and/or TH leaving with increased income. All these measures are captured, followed over time and analyzed using the Homeless Management Information System (HMIS). Performance standards and outcome measures for emergency shelter and homelessness prevention and rapid re-housing activities should include, at least, the following: greater stability in housing, increased self-sufficiency, improved budget planning and financial management.

Coordinated Entry System **OPERATING STANDARDS**

Revised December 2020





OPERATING STANDARDS for COORDINATED ENTRY

1.0 OVERVIEW

The New Bedford Coordinated Entry System (NBCE) is a coordinated entry process serving the New Bedford Continuum of Care. The NBCE is operated by Catholic Social Services (CSS) under contract with the U.S. Department of Housing and Urban Development (HUD).

The participating programs within the Continuum of Care (CoC) 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 NBCE complies with the goals and regulations of the Emergency Solutions Grant (ESG) and the HEARTH (Homeless Emergency Assistance and Rapid Transition to Housing) Act and, through these operational standards, complies with the HUD Coordinated Entry Notice of the CoC Program interim rule: 24 CFR 578.7(a)8.

Referrals to housing, services and providers for the programming offered through the NBCE will be completed through a single source coordinated throughout the CoC. CSS is responsible for the operation of the NBCE and serves as the initial source for intake and initial 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 NBCE will be provided by the HSPN Coordinated Entry Committee comprised of representatives of major stakeholders within the communities served.

2.0 NONDISCRIMINATION POLICY

The NBCE 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 race, 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 SPDAT 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 rule will ensure no individual or family shall be discriminated against because of sexual orientation, gender identity or perceived gender identity.

In operating the NBCE, CSS shall provide equal access to services regardless of disability or difficulty with communication. Clients 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 enjoyment of the NBCE system that would otherwise not be possible without said accommodation. CSS 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.

3.0 PROCESS

The NBCE 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 NBCE 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 homeless system.
- **Completion of a comprehensive and standardized assessment tool**, that being a vulnerability index, in order to assess each client based on HUD preferences 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 NBCE will be widely advertised throughout the CoC to ensure the community at large, mainstream resources and clients, 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. Such strategic measures shall include, at a minimum:

- 3.11 The NBCE and respective agencies will affirmatively market housing and supportive services to eligible persons 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.
- 3.12 The NBCE will ensure all people in different populations and subpopulations within the CoC’s geographic area—including people experiencing chronic homelessness, veterans, and families with children, youth and survivors of domestic violence—have fair and equal access to the Coordinated Entry process.
- 3.13 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 addictions and/or those with mental health issues.

- 3.14 The NBCE 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.
- 3.15 The NBCE will conduct at least annual informational and/or training sessions in the New Bedford CoC for those who are new to the homeless provider services as well as those who provide mainstream resources and ancillary services.
- 3.16 The NBCE will be available to provide individualized agency training and/or technical assistance on the coordinated entry system upon request from the agency, including but not limited to hospitals, public housing authorities, law enforcement, and faith-based organizations
- 3.17 The NBCE 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.
- 3.18 The CoC shall post information about the existence of, and access to, the NBCE on its website as well as information relative to contacting the NBCE and emergency shelters.

3.2 TRAINING

Because all CoC and ESG providers funded through McKinney Vento are required to participate in the CoC's Coordinated Entry System, staff from those CoC and ESG providers must attend training session/s for CE prior to their authorized use of the system.

- 3.21 Any CoC provider wishing to produce referrals for Permanent Supportive Housing will complete training by the CoC regarding Coordinated Entry. The training will be conducted by the NBCE at least annually and the individual will receive a certificate of completion certifying proficiency and authorization to use the system as a provider producing referrals for Permanent Supportive Housing. Anyone receiving such a certificate shall be considered a "trained provider" for the purposes of these Operational Standards.
- 3.22 The purpose of the training is to provide all staff administering assessments with access to materials that clearly describe the methods by which assessments are to be conducted with 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 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 each of the following interventions: diversion, prevention, rapid rehousing or permanent housing as well as a client 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 NBCE is a streamlined process developed to ensure that all people experiencing a housing crisis in the New Bedford 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 CALL shall be easily accessed by individuals and families seeking housing or homeless prevention and/or services either directly at the ADA compliant CALL center located at 238 Bonney Street, New Bedford, within the geographic CoC or by telephone at 508.999.4757 Monday – Friday 8.30am to 5.00pm, by email at NBCE@cssdioc.org, in person at CSS' New Bedford offices located at 238 Bonney Street, NB, or through a case manager referral.

All inquiries coming into the NBCE will be handled as follows:

- During the stated business hours, callers to the NBCE will be able to talk with an NBCE staff member who will quickly undertake an initial assessment and provide appropriate guidance and resources for the caller including information and contact numbers for emergency services and shelters, access to rapid re-housing, homeless prevention, and other services available in the continuum. Those callers seeking assistance with Permanent Supportive Housing (PSH) will be given an appointment for a full assessment and placement on the PSH waitlist.
- Callers contacting the NBCE during busy periods may leave a message and they will receive a return call the same business day.
- Callers contacting the NBCE after business hours will be provided an option of leaving a voice message and their call will be returned the next business day. Information and contact numbers for Emergency Services and shelters are included on the voice message.
- Calls involving entrance onto the waitlist for Permanent Supportive Housing will be returned and an assessment will be scheduled.
- Email inquiries will be responded to the next business day.
- In person inquiries will be assisted during stated business hours or an appointment made for assistance.

Regardless of access point, all clients will be served on a case-by-case basis with the goal being immediate referral for emergency services and shelter if needed, diversion services as appropriate, and if warranted a scheduled assessment for permanent housing options (including permanent supportive housing options) and waitlists within the CoC. The NBCE will also provide resource information and phone numbers to additional providers and resources as needed including but not limited to MA DTA, MA DHCD and Domestic Violence.

The CoC offers a standardized assessment approach 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 CoC's access points take reasonable 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 Department of Housing & Community Development's (DHCD's) "telephonic intake line" at 1.866.584.0653. Families should always contact the state for assistance through this line *prior to* contacting the NBCE. Families contacting the NBCE first will be provided with this information. Families contacting NBCE who have already been determined to be ineligible for state shelter will be provided with diversion and opportunities for rapid rehousing and permanent housing.

- 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 client is in imminent danger, fleeing, attempting to flee, under extreme life-threatening duress or is involved in a current domestic violence situation, the NBCE will immediately provide safety planning and connection with appropriate resources including: police, Safelink, and/or local domestic violence shelters, including 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 client is a veteran, the client will be referred to the appropriate veteran's agencies. The client will also be scheduled for an intake and assessment with the NBCE 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 is providing the individual/s with both verbal (when possible) and printed materials regarding the existence of, and access to, the NBCE and shall, to the greatest extent possible, offer an immediate access to the NBCE by providing transportation and/or phone services to ensure direct and immediate ease of access to the NBCE.

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 SPDAT)

The CoC consistently applies one standardized assessment tool—the SPDAT (Service Prioritization Decision Assistance Tool) in the operation of its coordinated entry system in order to ensure consistency throughout the CoC so as to achieve fair, equitable and equal access to services within the community.

- 3.41 A trained provider will complete a SPDAT with the client in order 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 NBCE staff) will give the completed SPDAT as well as proof of homelessness or chronic homelessness and proof of disability to the NBCE.
- 3.43 NBCE staff will give the client a score based on the completed SPDAT and refer the client to an opening in PSH (if available) or, if there are no openings available, will place the client on a PSH wait list with the priority rating as determined by the SPDAT and add the client 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 refer for rapid rehousing.
- 3.44 These Coordinated Entry Operating Standards as well as any CE 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 abuse, domestic violence history, resistance 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 in order to ensure appropriate referrals.

3.5 STRATEGIC PLACEMENT¹

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 including 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 NBCE 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 service 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 space and accommodations. Individuals seeking to enter emergency shelter in the New Bedford CoC will discuss diversion from shelter with shelter staff. Families needing emergency shelter must directly contact the state family shelter system through the MA DHCD telephonic line. The NBCE will be available to provide the relevant phone numbers to all interested parties.
- b. The NBCE will offer to 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 NBCE will schedule to meet with the families, either virtually or in person, to complete a SPDAT once the staff completes a referral packet the PSH. 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. NBCE staff will review potential resources with the client within their own family and resources.
- b. Staff will review resources used in the past and potential resources that a client 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 NBCE as to any necessary documentation needed for application and will be told to contact the homeless prevention providers in the continuum including Catholic Social Services and PACE rotating between the agencies.
- b. Although the client does not need to present documentation during the initial coordinated entry intake, if the client indicates to coordinated entry staff that they do not have documentation, the

¹ During the COVID-19 pandemic, the NBCE will work cooperatively with the RAFT program and referrals as this is largely recognized as among the initial steps one should take in accessing assistance during the public health crisis for the duration of the funding available.

NBCE will discuss next steps to assist the client.

Those interventions that *do* require prioritization based on severity of service need or vulnerability shall be those individuals not requiring emergency interventions. The following order, consistent with the CoC's own Operational Standards, *as amended*, providing 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 NBCE 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 including Catholic Social Services or PACE, rotating between the two agencies.
- b. If the client does not have documentation then the NBCE will identify needed documentation and next steps.
- c. If sustaining housing is possible, divert to prevention.

3.55 Permanent or Transitional Housing

- d. The NBCE will complete the SPDAT with the client household in order to go onto a waiting list for PSH (Permanent Supporting Housing), or Transitional Housing
- e. Client will be given a score based on need and will be referred to an opening in PSH or Transitional Housing based on priority rating which may be determined by the vulnerability index and case conferencing.
- f. If there are no openings available client 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 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's Office of Housing & Community Development (OHCD) is responsible for leading the evaluation process with assistance from the HSPN Coordinated Entry Committee. The purpose of the NBCE's evaluation is to identify opportunities to improve the 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 Coordinated Entry System
- 3.62 The New Bedford CoC and the OHCD will conduct periodic monitoring of the NBCE 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 client confidentiality.
- 3.63 In addition to individual CoC monitoring, the OHCD will support the HSPN Executive Committee in reviewing the overall effectiveness of the NBCE for the region, following HUD standards for Coordinated Entry Systems.
- 3.64 The NBCE 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 HSPN's Coordinated Entry Committee will periodically provide guidance and suggestions for the coordinated entry system and possible reporting data points.

4.0 ELIGIBILITY

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 determined. Residency can be determined by current placement (if placed in the Continuum, then they are eligible for Continuum services) or by showing reasonable ties to the New Bedford Continuum. Applicants should be able to show that they either became homeless in the New Bedford Continuum and were forced to leave in order to find temporary housing or shelter, or have services in the community (medical, school, DTA, DCF, etc.) which would indicate that the New Bedford is their home/residence of origin.

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
- ☒ Applicant must be homeless coming from shelter/s and/or streets with income below 30% AMI (Area Median Income).
- ☒ Applicant must be able to be safely maintained in the program
- ☒ Client 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

4.22 Rapid Re-Housing

- ☒ An intervention designed to help individuals and families quickly exit homelessness and return to permanent housing.
- ☒ Offered without preconditions (such as employment, income, absence of criminal record or sobriety)
- ☒ Resources and services are tailored to the unique needs of the household

4.23 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

5.0 NOTIFICATION of VACANCIES

Participating agencies must complete eligibility forms (see addendum) for each participating program and, to the extent they are held, must additionally participate in case conferencing meetings that will include a consideration of vacancies. Eligibility forms will be updated annually to reflect the most current bed counts and eligibility criteria. If a new program begins in a participating agency it will be the agency's responsibility to submit the eligibility criteria form to the NBCE a minimum of five (business) days before the program begins.

If a new agency would like to participate in the NBCE they will first need to contact the CoC and execute an MOU (Memorandum of Understanding) for the Continuum. They will work with the NBCE to ensure they have provided the necessary documentation and information to participate in the NBCE.

5.1 TRANSITIONAL HOUSING

Staff at the 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 NBCE may issue up to three referrals at any given time per vacancy.

5.2 PERMANENT SUPPORTIVE HOUSING

After the intake interview, staff 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 move-in as follows:

- ❑ Project-Based PSH Program – dependent upon room readiness
- ❑ Scattered-Site PSH Program –
 - Dependent upon tenant's acceptance of apartment
 - Dependent upon landlord acceptance of tenant
 - Dependent upon inspection of unit, repairs and re-inspection as applicable

To ensure vacancies are promptly filled, the NBEDC may issue up to three (3) referrals at any given time per vacancy.

6.0 CLIENT/CONSUMER CHOICE – PREFERENCE AND DECLINE POLICY

In accordance with HUD standards, clients 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 client 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.

Clients 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.

7.0 PROVIDER DECLINE POLICY

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 CE under limited circumstances that include the following:

- ❑ No actual vacancy available
- ❑ The Household presents with more people than referred by the NBCE
- ❑ 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 persons with psychiatric disabilities for refusal to participate in mental health services as long as the client reasonably complies with the tenancy and is of no harm to him/herself or others.

If an agency decides to reject a potential client they must document the reason for rejection with the NBCE and enter that information in HMIS.

If the client, referred by the NBCE, has not presented at the Receiving Program within five (5) business days from the intake appointment, the Receiving Program must notify CE and document the lack of follow through by the client. Should the client present at or contact the Receiving Program after more than five days from the appointment, the Receiving Program must refer the client back to CE to update their information. The client is then placed back on the Centralized Waitlist.

7.2 CLIENTS DECLINED BY ALL REFERRALS

The NBCE may convene a case conference in the event that a client has been declined by all programs. The purpose of the case conference will be to resolve barriers to the client receiving indicated level of service. The NBCE will determine which parties will attend the case conference, including but not limited to the Assessment Entity, the receiving Programs, and other Collateral Contacts as determined necessary. The NBCE will then arrange a conference with the client to discuss any alternative options.

8.0 RETURNS TO EMERGENCY SHELTER OR THE STREETS

If a client/household can no longer be served by a housing program and the Receiving Program has exhausted all of its agency resources, the NBCE should be notified to determine if another placement could be made to prevent a return to emergency shelter or the streets.

9.0 HOLDING BEDS OR UNITS TO LOCATE CLIENTS

Once a referral has been made by the CALL, the Receiving Program is required to hold the unit vacant for three (3) business days in order to locate and inform the individual or household of the availability of housing and arrange the intake. The Receiving Program shall move as quickly as possible to gather appropriate information to move client into the program.

10.0 GRIEVANCE AND APPEALS POLICIES

Upon completion of an assessment, each client will be provided with a notice that forms are available upon request should they wish to file any type of grievance including a grievance for discrimination, placement decision, eligibility decision or other grievance. All households have the right to appeal eligibility and referrals made by the NBCE. All appeals of this nature should be made in writing and submitted within ten (10) days of client notification to the OHCD who will review and issue a response in writing is made within fourteen (14) days. Responses must be submitted to the NBCE, the HSPN Coordinated Entry Committee, the Receiving Program and the client.

Grievances and/or appeals may be handled in one of three (3) ways:

10.1 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 individual/family has been referred according to their policies and procedures.

10.2 If the client wishes to appeal or grieve an action of the NBCE, the client may complete a grievance/appeal form and submit it to Catholic Social Services and the City's Office of Housing & Community Development.²

10.3 Should the client wish to appeal or grieve both the program and the NBCE, the client may complete the form identifying the two separate issues and the reason for appeal/grievance of each respective entity and submit it to both the program and the NBCE.

11.0 DOCUMENTS

The NBCE will utilize uniform documentation for initial assessment, vulnerability index, and other procedures. The following documentation will be provided to all agencies within the NBCE as well as the CoC. The documentation will be part of the written standards and procedures and is subject to change as necessary in order to most effectively serve the clients.

The following documents will be used and are included within the ADDENDUM to these Operational Standards:

- ❑ The NBCE Initial Assessment
- ❑ SPDAT
- ❑ 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
- ❑ Proof of Disability Form
- ❑ Proof of Chronic Homelessness Form
- ❑ Proof of Homelessness Form
- ❑ Release and Revocation of Services Form

12.0 DATA

The NBCE will, on an ongoing basis, utilize and input client level data into the CoC's Homeless Management Information System (HMIS) which is Case Worthy. CE staff shall work to ensure the highest level of data quality at all times.

² The City's Office of Housing & Community Development is the administrative agent for the New Bedford Continuum of Care and the grantee/monitoring agent for funding for the coordinated entry system.

The NBCE 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 CE assessment process. Security of this data will be reviewed during internal monitoring of the process of CE.

12.2 CLIENT CONSENT

Prior to the recording, logging or input of any data, consent from the client 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 NBCE, preferably in writing though documented electronic consent is permitted.

12.3 DATA SHARING

The CoC prohibits denying services to clients in the client 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 NBCE'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 client after a period of 30 days.

ADDENDUM

- Appendix A Definitions
- Appendix B HUD Definitions of Homelessness
- Appendix C Housing Strategies and Components
- Appendix D The NBCE Initial Assessment
- Appendix E Referral Checklist
- Appendix F SPDAT (*Service Prioritization Decision Assessment Tool*)
- Appendix G Flow Chart for Family With Children Seeking Shelter
- Appendix H Flow Chart for Individuals Seeking Shelter
- Appendix I Open Bed Reporting Form for TH and PSH programs
- Appendix J Referral Packet
- Appendix K Verification of Disability Form
- Appendix L Chronically Homeless Third Party Verification
- Appendix M Proof of Homelessness Form
- Appendix N Authorization of Release of Information Form
- Appendix O Release and Revocation of Authorization Form
- Appendix P Disability Accommodation Form
- Appendix Q Coordinated Entry Grievance/Appeal Form

Appendix A Definitions

Trained Provider

A “trained provider” is a staff person of either a CoC or ESG funded agency, or a mainstream resource staff person, who has been formally trained by CE staff and OrgCode in the overall coordinated assessment process as well as the administration of the SPDAT (Service Prioritization Decision Assessment Tool). The trained provider can administer the SPDAT and provide the completed tool to the Coordinated Entry.

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 household 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):

(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> ▪ 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> ▪ 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> ▪ 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
The NBCE Initial Assessment



Initial Assessment

QUESTIONS ASKED OF EVERYONE

Name: _____

DOB: ____/____/____

Contact # _____

Last Known Address: _____

Location where they are now: _____

Mothers Maiden Name: _____

Primary language: _____

Current Situation: _____

DEPENDING ON ANSWERS TO CURRENT SITUATION THIS IS WHAT IS ASKED

If not homeless not seeking emergency shelter the highlighted questions are not asked

Are you in Danger (to help determine DV)? _____

Where did you sleep last night?
(determine prevention, rapid rehousing, diversion, and residency) _____

DEPENDING ON ANSWERS TO CURRENT SITUATION THIS IS WHAT IS ASKED, Contd.
If not homeless not seeking emergency shelter the highlighted questions are not asked

Previous Location and can you return back (PART OF DIVERSION): _____

Income (monthly) Annual Income (help determine if eligible for Prevention) _____

Documented Disability (possible PSH) _____

Immediate Prior Location (residency, diversion, rapid rehousing, diversion) _____

How long Have been homeless (first look at chronic status) _____

MA ID (help with residency) _____

Meds How Many meds (ensure safety at emergency shelter) _____

Allergies (safety at emergency shelter) _____

Can you climb stairs (if need to enter shelter that is handicapped accessible) _____

Have you been in shelter before (determine residency, history, and if excluded from shelter) _____

Although this will not preclude you from entering shelter, can you pass Drug Screen and Breathalyzer ?(ask for safety reasons)

Do you have transportation (so we know if they can get to shelter) _____

Are you a registered sex offender (for safety reasons) _____

Status of household Age of HOH Gender Total Adults Total children Household size (determine if eligible for prevention services, basic demographic information) _____

Did you serve active military duty (to refer to Vet services if applicable) _____

Appendix E Referral Checklist



REFERRAL CHECKLIST

- Release signed by Client
- Completed SPDAT
- Completed Demographic Referral Information
- Completed Verification of Disability
- Proof of Chronic Homelessness (if applicable)
- Proof of Homelessness (if not able to prove Chronic Homelessness)
- Email referral packet **entirely completed** only to the NBCE at: NBCE@cssdioc.org or fax it to ATTN CSS Emergency Solutions Dept (NBCE) at 508.675.2224.

Revised: November.2020

Appendix F
SPDAT
(*Service Prioritization Decision Assessment Tool*)

To find the most updated SPDAT please
check in with the NBCE or visit:
www.orgcode.com/products

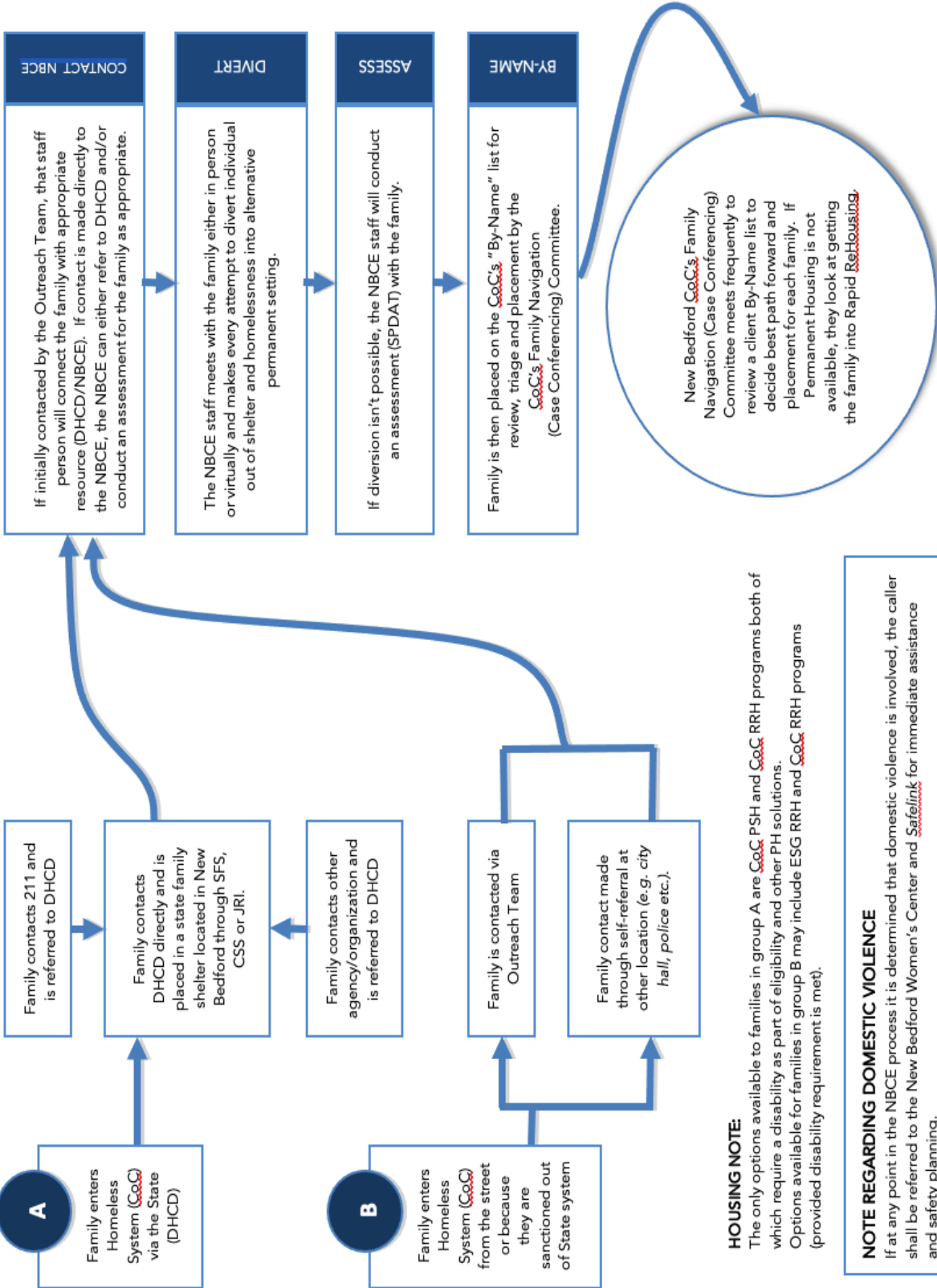
DRAFT

Appendix G

Flow Chart for Families with Children

NEW BEDFORD COORDINATED ENTRY :: FAMILY WORKFLOW

Moving families from homelessness to housing



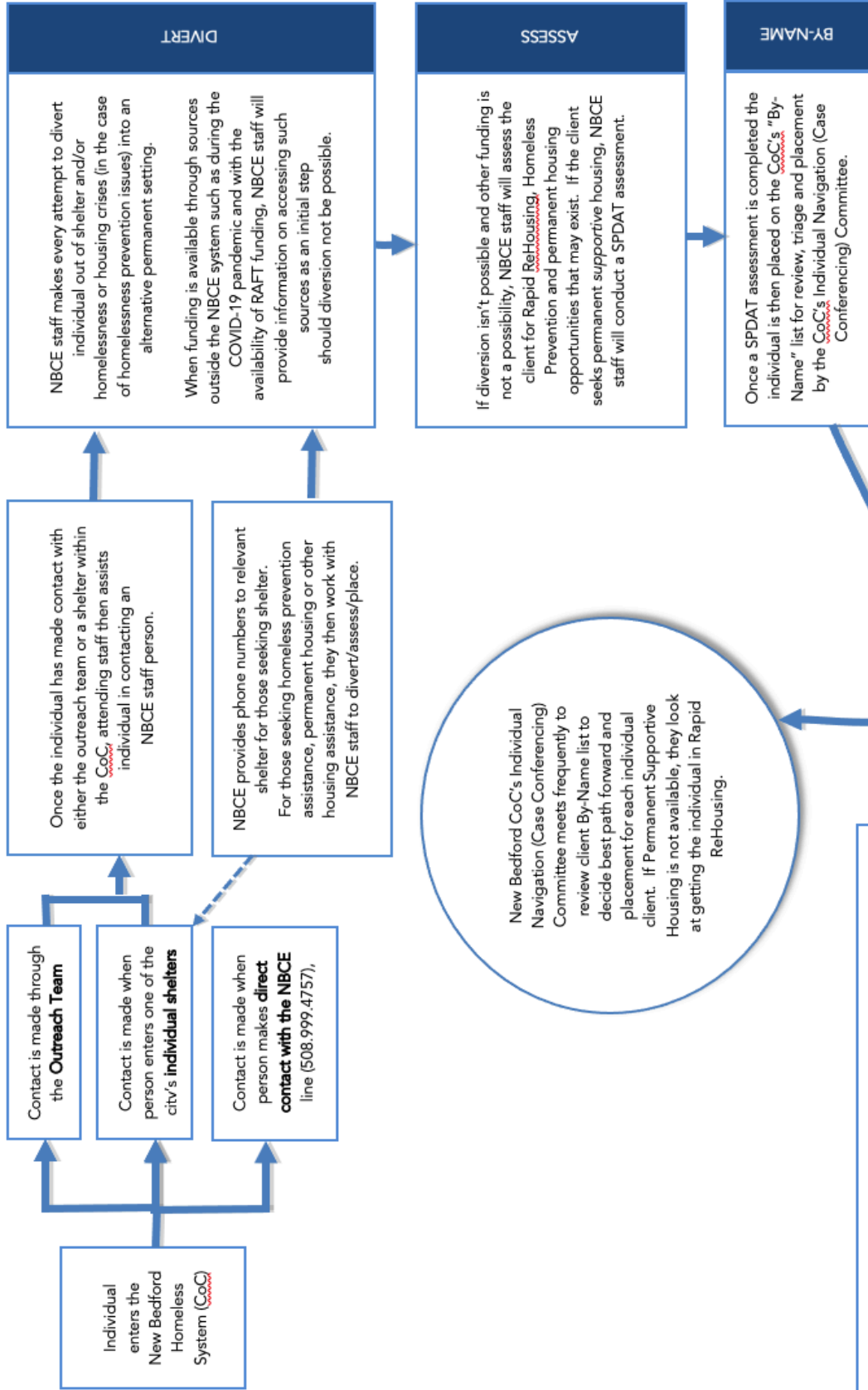
HOUSING NOTE:
The only options available to families in group A are CoC PSH and CoC RRH programs both of which require a disability as part of eligibility and other PH solutions. Options available for families in group B may include ESG RRH and CoC RRH programs (provided disability requirement is met).

NOTE REGARDING DOMESTIC VIOLENCE
If at any point in the NBCE process it is determined that domestic violence is involved, the caller shall be referred to the New Bedford Women's Center and Safelink for immediate assistance and safety planning.

¹ If in the course of the initial assessment it is determined that domestic violence is involved, the caller is referred to Safelink. If the caller again calls back having found no alternatives with Safelink then the steps outlined in this chart are then followed with the caller.
² The terms "at risk of homelessness" and "literally homeless" shall be in accordance with the U.S. Department of Housing & Urban Development's definitions.
³ Those accepted by DHCD into EA for shelter placement may be referred to PSH if eligible.

NEW BEDFORD COORDINATED ENTRY (NBCE) :: INDIVIDUAL WORKFLOW

Moving individuals from homelessness to housing



NOTE REGARDING DOMESTIC VIOLENCE
 If at any point in the NBCE process it is determined that domestic violence is involved, the caller shall be referred to the New Bedford Women's Center and [SafeLink](#) for immediate assistance and safety planning.

NOTE:
 The terms "homeless" and "literally homeless" shall be in accordance with the U.S. Department of Housing & Urban Development's definitions.

**Appendix I
Bed Reporting Form for TH/PSH**



OPEN BED REPORTING FORM PSH AND THP PROGRAMS

DAY BED WILL BE AVAILABLE

NAME OF PROGRAM

CONTACT PERSON NAME

PHONE AND EMAIL

TYPE OF PROGRAM:

TRANSITIONAL HOUSING FOR MEN

TRANSITIONAL HOUSING FOR WOMEN

TRANSITIONAL HOUSING FOR FAMILIES

OF BEDROOMS IF FAMILIES

PERMANENT SUPPORTIVE HOUSING FOR MEN

PERMANENT SUPPORTIVE HOUSING FOR WOMEN

PERMANENT SUPPORTIVE HOUSING FOR FAMILIES

OF BEDROOMS IF FAMILIES

Date of request from agency	Date of referral from THE CALL	Control # of Referral	Initials of Referral	Date accepted for initial interview or rejected	Reason if rejected

*Please complete date of request column when submitting referral

*Form and referrals will be returned to you by THE CALL within 48 business hours

*Please resubmit form with result of referrals in order to receive additional referrals from THE CALL

**Appendix J
Referral Packet**



NBCE Referral Packet

Referring Agency: _____
Agency Address (incl. city/state/zip): _____
Name of Staff who completed this form: _____
Phone of Staff: _____
Email of Staff: _____
Date of Referral mm/dd/yyyy: _____ / _____ / _____

(HEAD OF HOUSEHOLD)

APPLICANT NAME:

First

Middle

Last

Suffix

DATE OF BIRTH: _____

SOCIAL SECURITY NUMBER: _____

STATE-ASSIGNED ID FOR BENEFITS OR HEAD OF HOUSEHOLD'S ALIEN REGISTRATION # (if applicable)

DID APPLICANT SIGN RELEASE: YES NO

APPLICANT PHONE NUMBER: _____

APPLICANT EMAIL ADDRESS: _____



NBCE Referral Packet Page 2

GENDER: Female Male
 Transgender Male to Female Transgender Female to Male

DID YOU SERVE IN THE MILITARY: YES NO

WHAT IS THE BEST WAY TO CONTACT YOU:

HOUSING HISTORY: (LAST 3 YEARS)

CURRENT LIVING SITUATION : _____
DATES: _____ TO present _____

WHERE DID APPLICANT STAY BEFORE CURRENT SITUATION: _____
DATES: _____ TO _____

WHERE DID APPLICANT STAY BEFORE
THEN: _____
DATES: _____ TO _____

WHERE DID APPLICANT STAY BEFORE
THEN: _____
DATES: _____ TO _____

WHERE DID APPLICANT STAY BEFORE
THEN: _____
DATES: _____ TO _____

WHERE DID APPLICANT STAY BEFORE
THEN: _____
DATES: _____ TO _____

WHERE DID APPLICANT STAY BEFORE
THEN: _____
DATES: _____ TO _____



NBCE Referral Packet Page 3

DOES APPLICANT (OR FAMILY MEMBER IN THE HOUSEHOLD) HAVE A DOCUMENTED CHRONIC DISABILITY:

YES NO

DOES THE APPLICANT (OR FAMILY MEMBER IN THE HOUSEHOLD) HAVE SSI/SSDI BENEFITS:

YES NO

IF NOT

DOES THE APPLICANT (OR FAMILY MEMBER IN THE HOUSEHOLD) HAVE VERIFICATION OF DISABILITY FORM SIGNED:

YES NO

IF HOUSEHOLD IS MORE THAN ONE PERSON LIST OTHER FAMILY MEMBERS:

Name

DOB

Social Security Number

Name

DOB

Social Security Number

Name

DOB

Social Security Number

Name

DOB

Social Security Number

Appendix K
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 L

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: _____



Appendix M
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 N

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: ___/___/___

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 Diocese of Fall River
--	--

Appendix O
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: November.2020

Appendix P Disability Accommodation Form



Disability Accommodation

A Disability Accommodation Request is used to place a household on the Prioritized by-Name List that was unable to participate in the HMIS Client Consent Form and VI-SPDAT due to a disability. This accommodation should be used sparingly and must include evidence that at least three documented attempts have been made to complete the triage tool with the household. Please fill out this form entirely.

Person completing Assessment/Agency	
Client Unique Identifier/Name	

How many attempts have been made to offer this individual an assessment? When did these attempts occur?
What are the barriers or disabilities this individual is experiencing?
Why does the individual need the accommodation?

I certify that the information I have provided is accurate to the best of my knowledge.

Assessor Signature	Date
Print Name	Title
Phone Number	Email

Appendix Q
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 (NBCE) Grievance | Appeals
Office of Housing & Community Development
2nd floor 608 Pleasant Street New Bedford MA 02740

FY2023 Detailed Budget

FY2023 BUDGET CHARTS

FY 2023 CDBG FUNDING: BUDGET		2023 Amount Awarded
1. COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING¹ \$4,032,486		
PUBLIC FACILITIES & IMPROVEMENTS	PROJECT NAME	
Dennison Memorial	Dennison Capital Project – Gym Renovation	\$468,600
Sunshine Place	Sunshine Place Playground	\$188,000
Office of Housing & Community Development	Park & Playground Imp (Riverside & Carney)	\$650,000
Office of Housing & Community Development	Project Management	\$95,000
SUBTOTAL		\$1,401,600
INFRASTRUCTURE	PROJECT NAME	
Dept of Public Infrastructure	Street Improvements	\$247,319
Inspectional Services	Demolition of 1 Rear Coffin	\$360,868
SUBTOTAL		\$608,187
PUBLIC SERVICES²	PROJECT NAME	
Boys and Girls Club of Greater New Bedford	Youth Transportation	\$10,000
Buzzards Bay Coalition	Discover Buzzards Bay	\$5,000
Coastline Elderly Services, Inc.	Community Mainstream Program	\$20,000
Community Boating Center of New Bedford	Junior Instructor Program	\$10,000
Dennison Memorial	Academic Excellence	\$26,000
Department of Community Services	Senior Programs and Services	\$100,000
Department of Parks, Recreation & Beaches	Kennedy Summer Day Program	\$25,000
Department of Parks, Recreation & Beaches	Seasonal Training and Employment Program	\$20,000
Department of Parks, Recreation & Beaches	Supportive Recreation	\$25,000
Dream Out Loud Center, Inc.	The Creative Careers Program	\$25,000
Immigrants Assistance Center	Social Services Non-English-Speaking Residents	15,000
NeighborWorks Housing Solutions	HmeBuyer Ed, Foreclosure Prev, Financial Cnslg	\$10,000
New Bedford Whaling Museum	Apprenticeship Program	\$12,000
People Acting in Community Endeavors (PACE)	Health Access Senior Center	\$10,000
Sea Lab Marine Science Education Center, NBPS	Sea Lab – CDBG Scholarship	\$8,000
South Coastal Counties Legal Services	Housing Law Project	\$10,000
The Marion institute	Grow Education-Farm to School Sustain Init.	\$10,000
Youth Opportunities Unlimited	Summer EYE & Bike Repair & Maintenance Prog	\$10,000
YWCA Southeastern Massachusetts	YWCA Youth Without Limits	\$5,000
SUBTOTAL		\$356,000

Budget continued on following page.

¹ This total reflects the FY23 CDBG entitlement [\$2,562,537], revolving loan fund accounts [\$50,000], and carry over funds [\$1,419,949].

² Public Services Cap Projected = (\$2,562,537) x 15% \$384,380

FY 2023 CDBG FUNDING: BUDGET		2023 Amount Awarded
1. COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING¹ \$4,032,486, Continued		
HOUSING REHABILITATION	PROJECT NAME	
Office of Housing & Community Development	Deleading Program	\$25,000
Office of Housing & Community Development	Emergency Repair Program	\$150,000
Office of Housing & Community Development	Financial Assistance	\$75,000
Office of Housing & Community Development	Housing Accessibility	\$75,000
Office of Housing & Community Development	Service Delivery	\$325,000
SUBTOTAL		\$650,000
ECONOMIC DEVELOPMENT	PROJECT NAME	
Office of Housing & Community Development	Storefronts Reimbursement Program	\$25,000
New Bedford Economic Development Council, Inc.	Economic Development Program	\$479,700
SUBTOTAL		\$504,700
COMMUNITY DEVELOPMENT ADMIN	PROJECT NAME	
CDBG Planning and Administration	Entitlement Management & Project Monitoring	\$512,000
SUBTOTAL		\$512,000
TOTAL CDBG ENTITLEMENT EXPENDITURES		\$4,032,486

Budget continued on following page

¹ This total reflects the FY23 CDBG entitlement [\$2,562,537], revolving loan fund accounts [\$50,000], and carry over funds [\$1,419,949].

FY 2023 ESG FUNDING: BUDGET		2023 Amount Awarded
2. EMERGENCY SOLUTIONS GRANT FUNDING² \$240,516		
ESG ACTIVITIES	PROJECT NAME	
Catholic Social Services of Fall River, Inc.	Emergency Solutions Dept. Basic Needs (RRH/HP)	\$41,170
Catholic Social Services of Fall River, Inc.	Sr Rose House-Shelter Operations (ES)	\$18,351
New Bedford Women's Center, Inc.	Domestic Violence Shelter (ES)	\$44,000
PACE, Inc.	PACE Housing Services (RRH/HP)	\$50,000
Southeast Family Services	Harbour House (ES)	\$40,300
Steppingstone, Inc.	FAIHR Street Outreach Project (SO)	\$29,875
Administration	Administration 7.5%	\$16,820
SUBTOTAL		\$240,516
ESG CATEGORY		
Street Outreach		\$29,875
Emergency Shelter		\$102,651
Rapid Re-Housing		\$44,311
Homeless Prevention		\$46,859
Administration		\$16,820
TOTAL ESG ENTITLEMENT EXPENDITURES		\$240,516

FY 2023 HOME FUNDING: BUDGET		2023 Amount Awarded
3. HOME INVESTMENT PARTNERSHIP FUNDING³ \$1,375,052		
HOME ACTIVITIES	PROJECT NAME	
Office of Housing & Community Development	Neighborhoods First Program	\$210,000
Office of Housing & Community Development	Rental Housing Program	\$3,761,289
Office of Housing & Community Development	CHDO Set Aside (min. 15%)	\$146,258
Office of Housing & Community Development	Administration (10%)	\$107,505
TOTAL HOME ENTITLEMENT EXPENDITURES		\$4,225,052

² This total reflects the FY23 ESG entitlement [\$224,266] + carryover funds [\$16,250] for a total of \$240,516.

³ This total reflects the FY23 HOME entitlement [\$975,052] + carryover \$3,150,000 and program income funds [\$100,000].

APPENDIX III

HUD Forms

- **HUD Applications for Federal Assistance SF-424 Forms**
 - CDBG (Updated)
 - ESG
 - HOME
- **HUD Assurances – Construction SF-424D Forms**
- **HUD Non-State Grantee Certifications**

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* If Revision, select appropriate letter(s): _____ * Other (Specify): _____		
* 3. Date Received: _____		4. Applicant Identifier: 4600142
5a. Federal Entity Identifier: _____		5b. Federal Award Identifier: _____
State Use Only:		
6. Date Received by State: _____		7. State Application Identifier: _____
8. APPLICANT INFORMATION:		
* a. Legal Name: City of New Bedford		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-6001402		* c. UEI: MUQVPRRNGH94
d. Address:		
* Street1: _____		
Street2: _____		
* City: _____		
County/Parish: _____		
* State: MA: Massachusetts		
Province: _____		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 02740-8600		
e. Organizational Unit:		
Department Name: ORCD		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: 508 979-1500		Fax Number: 508 979-1575
* Email: Patrick.Sullivan@newbedford-ma.gov		

It is anticipated that the final draft of this plan will include executed copies of all required certifications.