

**Grantee: State of Massachusetts**

**Grant: B-08-DN-25-0001**

**July 1, 2009 thru September 30, 2009 Performance Report**

**Grant Number:**

B-08-DN-25-0001

**Obligation Date:****Grantee Name:**

State of Massachusetts

**Award Date:****Grant Amount:**

\$43,466,030.00

**Contract End Date:****Grant Status:**

Active

**Review by HUD:**

Reviewed and Approved

**Submitted By:**

No Submitter Found

## Disasters:

### Declaration Number

NSP

## Plan Description:

A. AREAS OF GREATEST NEED The MA Department of Housing and Community Development (DHCD) has analyzed HUD-provided data and local foreclosure statistics provided by the Massachusetts Housing Partnership (MHP) to develop the universe of communities, and block groups within them, most in need of assistance through the Neighborhood Stabilization Program (NSP). DHCD's comprehensive plan contains a combination of centralized resources (a statewide loan fund for acquisition, receivership assistance program, mortgage product support, etc) and targeted responses to specific high-priority geographic areas who request state assistance. Communities who are not prioritized by the HUD and DHCD formulas will be supported via other DHCD resources to the best of our ability. Table 1 illustrates the statistics used by the Department in making this determination for one community example. FY 2008 foreclosure auction figures were used to establish the initial need measure. These auction figures indicate the number of auctions occurring within specific block groups within the past fiscal year. HUD-provided measures of subprime loan activity, risk of future foreclosure, and residential vacancy rates were also evaluated. It is important to remember that NSP provides emergency funding to address the effects of foreclosure and abandonment in communities and cannot address foreclosure prevention. Measures that best indicate the actual occurrence of foreclosure will target areas already affected and the areas of the Commonwealth with the highest share of the statewide problem. DHCD has accepted HUD's determination of direct NSP recipient communities as the four highest need locations in the Commonwealth (Boston, Brockton, Springfield and Worcester). Data related to need within these four communities may be found within their respective NSP plans as well as their current Consolidated Plans and are incorporated here by reference. The remaining universe of communities eligible for assistance was defined by use of several threshold criteria to screen the basic need data into a focused list of eligible block groups in the communities with the highest need and facing the greatest risk. Table 1 lists the eligible locations in communities that contain at least .5% of the foreclosure activity within the Commonwealth. Within those communities, assistance is targeted to: block groups that had foreclosure auctions equal to or greater than the average number of auctions per block group in all eligible communities (at least 5 foreclosure auctions per block group in the last fiscal year), block groups with a HUD risk score of 8 or more regardless of auction incidence. Based on the analysis described above, the 39 communities with the highest need are: Boston Springfield Worcester Brockton Lowell Lawrence New Bedford Lynn Haverhill Fitchburg Framingham Barnstable Plymouth Marlborough Revere Everett Methuen Weymouth Chicopee Leominster Quincy Milford Randolph Attleborough Yarmouth Wareham Salem Billerica Fall River Saugus Dracut Somerville Chelsea Peabody Taunton Holyoke Stoughton Falmouth Marshfield These communities and the block groups identified, account for 67% of the foreclosure auction activity in the Commonwealth for FY 2008. Attachment 1 contains the data for all 39 highest need communities, including the block groups eligible for assistance. Summary statistics for the remainder of the states cities and towns are contained in Attachment 2. The Department will continue to monitor foreclosure statistics and may modify the list of eligible communities based on updated figures. It is important to note however, that strict distribution requirements for NSP funds may require DHCD to obligate funds prior to receiving and analyzing the most recent statistics.

## Recovery Needs:

## NSP SUBSTANTIAL AMENDMENT

### Jurisdiction(s):

Commonwealth of Massachusetts,  
Department of Housing and Community Development  
Jurisdiction Web Address:  
[www.mass.gov/dhcd](http://www.mass.gov/dhcd)

### (URL where NSP Substantial Amendment materials are posted) NSP Contact Person:

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## A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantees jurisdiction.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult this data, in developing this section of the Substantial Amendment.

### Response:

The MA Department of Housing and Community Development (DHCD) has analyzed HUD-provided data and local foreclosure statistics provided by the Massachusetts Housing Partnership (MHP) to develop the universe of communities, and block groups within them, most in need of assistance through the Neighborhood Stabilization Program (NSP). DHCDs comprehensive plan contains a combination of centralized resources (a statewide loan fund for acquisition, receivership assistance program, mortgage product support, etc) and targeted responses to specific high-priority geographic areas who request state assistance. Communities who are not prioritized by the HUD and DHCD formulas will be supported via other DHCD resources to the best of our ability.

Table 1 illustrates the statistics used by the Department in making this determination for one community example. FY 2008 foreclosure auction figures were used to establish the initial need measure. These auction figures indicate the number of auctions occurring within specific block groups within the past fiscal year. HUD-provided measures of subprime loan activity, risk of future foreclosure, and residential vacancy rates were also evaluated. It is important to remember that NSP provides emergency funding to address the effects of foreclosure and abandonment in communities and cannot address foreclosure prevention. Measures that best indicate the actual occurrence of foreclosure will target areas already affected and the areas of the Commonwealth with the highest share of the statewide problem.

DHCD has accepted HUDs determination of direct NSP recipient communities as the four highest need locations in the Commonwealth (Boston, Brockton, Springfield and Worcester). Data related to need within these four communities may be found within their respective NSP plans as well as their current Consolidated Plans and are incorporated here by reference.

### Boston links:

[http://www.cityofboston.gov/dnd/Consolidated\\_Plan.asp](http://www.cityofboston.gov/dnd/Consolidated_Plan.asp)  
<http://www.cityofboston.gov/dnd/pdfs/NSPDraftSubstantialAmendment.pdf>

### Brockton links:

<http://www.ci.brockton.ma.us/News/NewsDetail.aspx?NewsId=334>  
[http://www.ci.brockton.ma.us/News/Uploads/NSP\\_Substantial\\_Amendment.pdf](http://www.ci.brockton.ma.us/News/Uploads/NSP_Substantial_Amendment.pdf)

### Springfield links:

[http://www.springfieldcityhall.com/planning/index.php?id=dept\\_cd](http://www.springfieldcityhall.com/planning/index.php?id=dept_cd)  
[http://www.springfieldcityhall.com/planning/fileadmin/community\\_dev/NSP\\_Substantial\\_Amendment\\_Draft.pdf](http://www.springfieldcityhall.com/planning/fileadmin/community_dev/NSP_Substantial_Amendment_Draft.pdf)

### Worcester links:

<http://www.ci.worcester.ma.us/>

<http://www.ci.worcester.ma.us/ocm/neighborhood/pdf/DraftNSP.pdf>

The remaining universe of commassistance was defined by use of several threshold criteria to screen the basic need data into a focused list of eligible block groups in the communities with the highest need and facing the greatest risk. Table 1 lists the eligible locations in communities that contain at least .5% of the foreclosure activity within the Commonwealth. Within those communities, assistance is targeted to:

block groups that had foreclosure auctions equal to or greater than the average number of auctions per block group in all eligible communities (at least 5 foreclosure auctions per block group in the last fiscal year),  
block groups with a HUD risk score of 8 or more regardless of auction incidence.

Based on the analysis described above, the 39 communities with the highest need are:

Boston  
Springfield  
Worcester  
Brockton  
Lowell  
Lawrence  
New Bedford  
Lynn  
Haverhill  
Fitchburg  
Framingham  
Barnstable  
Plymouth  
Marlborough  
Revere  
Everett  
Methuen  
Weymouth  
Chicopee  
Leominster  
Quincy  
Milford  
Randolph  
Attleborough  
Yarmouth  
Wareham  
Salem  
Billerica  
Fall River  
Saugus  
Dracut  
Somerville  
Chelsea  
Peabody  
Taunton  
Holyoke  
Stoughton  
Falmouth  
Marshfield

These communities and the block groups identified, account for 67% of the foreclosure auction activity in the Commonwealth for FY 2008.

Attachment 1 contains the data for all 39 highest need communities, including the block groups eligible for assistance. Summary statistics for the remainder of the states cities and towns are contained in Attachment 2.

The Department will continue to monitor foreclosure statistics and may modify the list of eligible communities based on updated figures. It is important to note however, that strict distribution requirements for NSP funds may require DHCD to obligate funds prior to receiving and analyzing the most recent statistics.

TABLE 1 - EXAMPLE DATA

| Community | Census Tract | Block Group | LMMI % | # LMMI Persons | Total Persons | Total # Foreclosure Auctions FY08 | # FY08 Foreclosure Auctions per Block Group (=> 5, unless Risk Score => 8) | % of Foreclosure Auctions in MA (>.50%) | Estimated Foreclosure Abandonment Risk Score | Total # Block Groups |
|-----------|--------------|-------------|--------|----------------|---------------|-----------------------------------|--|---|--|----------------------|
| 1         | Boston       | 2081        | 11.36% | 585            |               |                                   |  |   |  |                      |
| 2         | Springfield  | 1221        | 6.93%  | 138            |               |                                   |  |   |  |                      |
| 3         | Worcester    | 1219        | 6.92%  | 168            |               |                                   |  |   |  |                      |
| 4         | Brockton     | 720         | 4.09%  | 93             |               |                                   |  |   |  |                      |
| 5         | Lowell       | 79.2%       | 83259  | 105167         | 553           | 3.14%                             | 84   |   |  |                      |
| 1         | 311200       | 3           | 87.4%  | 1488           | 1703          | 21                                | 10   |   |  |                      |
| 2         | 311200       | 1           | 95.5%  | 1595           | 1671          | 18                                | 10   |   |  |                      |
| 3         | 310700       | 1           | 88.8%  | 1600           | 1802          | 15                                | 8  |   |  |                      |
| 4         | 310800       | 2           | 84.5%  | 670            | 793           | 15                                | 10   |   |  |                      |
| 5         | 312200       | 1           | 83.3%  | 1576           | 1891          | 14                                | 5  |   |  |                      |
| 6         | 310700       | 2           | 84.1%  | 1261           | 1499          | 12                                | 8  |   |  |                      |
| 7         | 310200       | 3           | 89.8%  | 1396           | 1555          | 11                                | 6  |   |  |                      |
| 8         | 310400       | 3           | 95.5%  | 1339           | 1402          | 10                                | 7  |   |  |                      |
| 9         | 310602       | 5           | 74.3%  | 978            | 1317          | 10                                | 6  |   |  |                      |
| 10        | 311500       | 2           | 69.7%  | 909            | 1304          | 9                                 | 6  |   |  |                      |
| 11        | 311700       | 2           | 92.5%  | 991            | 1071          | 9                                 | 8  |   |  |                      |
| 12        | 312200       | 3           | 81.0%  | 729            | 900           | 9                                 | 5  |   |  |                      |
| 13        | 312300       | 3           | 81.3%  | 1350           | 1661          | 9                                 | 5  |   |  |                      |
| 14        | 311800       | 3           | 95.3%  | 1775           | 1862          | 8                                 | 8  |   |  |                      |
| 15        | 311800       | 4           | 87.1%  | 1441           | 1654          | 8                                 | 8  |   |  |                      |
| 16        | 311900       | 2           | 95.3%  | 790            | 829           | 8                                 | 7  |   |  |                      |
| 17        | 312501       | 1           | 52.6%  | 1014           | 1929          | 8                                 | 4  |   |  |                      |
| 18        | 310100       | 2           | 89.6%  | 1275           | 1423          | 7                                 | 5  |   |  |                      |

B. DISTRIBUTION AND USES OF FUNDS

Provide a narrative describing how the distribution and uses of the grantees NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. Note: The grantees narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Response:

The Commonwealth will make NSP funds available through several simultaneous mechanisms in order to address needs related to the highest percentage of foreclosures, highest percentage of subprime mortgage activities and areas likely to face a significant rise in the rate of foreclosure. The mechanisms range from direct grants to the highest need communities to support for existing programs operated by public, quasi-public and non-profit agencies, and in support of private development interests. Municipal governments and nonprofit organizations have multiple ways in which they may seek access to funds.

Chart 1 Neighborhood Stabilization Program: Proposed Uses and Eligible Locations indicates the mechanisms for distributing NSP funds, the initial allocation of funds to those activities, eligible recipients and the communities in which the activities may occur. DHCD will evaluate the progress of each of the identified activity areas in four month intervals. NSP funds may be rescinded and/or re-allocated by DHCD among the activity areas in response to unacceptable progress in accomplishing the stated goals and commitment of funds in compliance with NSP requirements. DHCD may identify additional activities, consistent with the needs analysis and eligible uses, and may amend the Program to incorporate such activities if funds can be obligated within the time required.

NSP funds may be distributed in support of activities occurring in the communities that appear in DHCDs Attachment 1, NSP Assistance Communities, either through direct municipal grants or through program activities conducted in those communities. Not including Boston, Brockton, Springfield and Worcester; 699 block groups in 35 communities are eligible for assistance (the Commonwealth has over 5,000 block groups in total).

Further, grants or programmatic assistance must target the identified block groups in the communities as identified

in Attachment 1 and be consistent with a neighborhood revitalization strategy that includes the identified block groups. On a case by case basis, communities may be allowed to provide limited assistance to areas (block groups) other than those identified in DHCDs need analysis. Verifiable evidence of need in those areas must be provided in support of such requests and measurable impacts must still result for the originally identified block group(s).

The Department has identified some opportunities to commit funds as part of this Plan. DHCD intends to distribute approximately \$8.6 million in direct grants to the cities of Boston, Worcester, Brockton and Springfield. An additional \$6.4 million is anticipated in direct grants to other high need communities.

Approximately \$15.4 million is expected to be distributed through existing programs in support of acquisition and rehabilitation of foreclosed or abandoned properties through programs operated by the Massachusetts Housing Investment Corporation, the Massachusetts Housing Partnership and MassHousing, the states housing finance agency. In addition, up to three Landbanking pilot projects are anticipated, one of which is expected to be conducted in New Bedford.

DHCD will encourage programs consistent with its additional goal of serving populations less than 30% of area median (extremely low income households). It is DHCDs intent to review all activities in light of our adopted Fair Housing Principles that have been included in Appendix B.

More detail regarding individual activities and DHCDs intention regarding further distribution of those funds is described in detail, following Chart 1 and Sections C., D., E. and F.

#### Chart 1 - Neighborhood Stabilization Program: Proposed Uses and Eligible Locations

Activity NSP Eligibility Funding Recipients Funding Vehicle Eligible Locations: Targeted, High-Need Block Groups within the Listed Community

Direct Assistance to HUD

NSP-funded Communities (A), (B), (C), (D), (E) \$ 8,620,000

+ \$430,000

(5% admin) Municipal government DHCD Boston, Brockton, Springfield, Worcester

Direct NSP Assistance to Communities (A), (B), (C), (D), (E) \$ 6,380,000

+ \$415,000

(6.5% admin) Municipal government DHCD Fitchburg, Haverhill, Lawrence, Lowell, Lynn, New Bedford, Framingham, Barnstable, Plymouth, Marlborough

Acquisition and Rehabilitation Assistance - Neighborhood Stabilization Loan Fund (NSLF) assistance rehab grants; Homebuyer Assistance, Soft Second loans w/rehab grants (A), (B) \$17,880,000 For profit and non profit developers, non profit organizations, households MHIC

MHP, MassHousing Direct Assistance communities above, plus - Revere, Everett, Methuen, Weymouth, Chicopee, Leominster, Quincy, Milford, Randolph, Attleborough, Yarmouth, Wareham, Salem, Billerica, Fall River, Saugus, Dracut, Somerville, Chelsea, Peabody, Taunton, Holyoke, Stoughton, Falmouth, Marshfield

Housing Development Assistance - primarily rental to serve extremely low income (eli) households (E) \$ 4,000,000

For profit, non profit organizations & developers DHCD Direct Assistance communities above, plus - Revere, Everett, Methuen, Weymouth, Chicopee, Leominster, Quincy, Milford, Randolph, Attleborough, Yarmouth, Wareham, Salem, Billerica, Fall River, Saugus, Dracut, Somerville, Chelsea, Peabody, Taunton, Holyoke, Stoughton, Falmouth, Marshfield

Strategic Demolition Grants (D) \$ 1,739,427 Municipal government DHCD All eligible communities except Boston, Brockton, Springfield, Worcester

Land Banking Assistance - pilot program(s) (C) \$ 500,000 Municipal government, nonprofit DHCD Direct Assistance communities

Administration and Technical Assistance \$ 3,500,903 DHCD e.g. DHCD staffing and administration, sub-recipient administration, reverse auctions feasibility, statewide clearinghouse, receivership assistance

NSP Eligible Uses:

(A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential

properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers;

(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties;

(C) Establish land banks for homes that have been foreclosed upon;

(D) Demolish blighted structures; and

(E) Redevelop demolished or vacant properties

### C. DEFINITIONS AND DESCRIPTIONS

(1) Definition of blighted structure in context of state or local law.

Response:

Massachusetts General Laws (MGL) 121A and 121B provide guidance regarding the definition of blighted structures. Consistent with these statutes, HUD defines blighted structures for purposes of NSP as a building that by reasonable determination displays physical deterioration that renders the building unfit for human habitation, obsolete or in need of major maintenance or repair or lacks ventilation, light or sanitation facilities contributing to a condition that is detrimental to safety, health or morals.

(2) Definition of affordable rents. Note: Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program specific requirements such as continued affordability.

Response:

Affordable generally means that (1) maximum rents, less an allowance for tenant-paid utilities, will not exceed the lesser of (a) High Home Rent, thirty percent (30%) of the monthly income of a household earning sixty-five percent (65%) of area median income adjusted for the number of bedrooms in the unit, or (b) the HUD Fair Market Rent; (2) selling prices in ownership projects will not exceed the guidelines in effect for DHCDs Local Initiative Program.

In the case of units serving households at or below 50% of area median income affordable means rents or selling prices that do not exceed 30% of 50% of area median income or the applicable targeted income range. In the case of units serving households at or below 120% of area median income affordable means rents or selling prices that do not exceed 30% of 120% of area median income or the applicable targeted income range.

The Department will continue to work with other housing-related agencies to ensure that the definitions of affordability are consistent with all NSP requirements and provide the maximum flexibility to effectively serve the intended households in light of local and regional housing market conditions.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

NSP-assisted housing must meet the affordability requirements for not less than the applicable period specified in the chart below, beginning upon project completion. The HOME affordability requirements apply without regard to the term of any loan or mortgage or the transfer of ownership. They must be imposed by deed restrictions, covenants running with the land, or other mechanisms approved by DHCD.

Rental Housing Activity Minimum period of affordability in years

Rehabilitation or acquisition of existing housing per unit amount of NSP funds:

Under \$15,000 5

\$15,000 to \$40,000 10

Over \$40,000 or rehabilitation involving refinancing 15

New Construction or acquisition of newly constructed housing 20

Homeownership assistance NSP amount per-unit Minimum period of affordability in years

Under \$15,000 5

\$15,000 to \$40,000 10

Over \$40,000 15

Recipients of NSP funds must ensure continued affordability as above or recapture all or substantially all of the NSP funds used to assist housing units consistent with the minimum standards contained the HOME program.

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

NSP-funded housing rehabilitation must bring substandard housing units into compliance with Article II of the Massachusetts Sanitary Code, which sets minimum habitability standards for residential dwellings.

Housing projects are required to use Energy Star building performance standards. Massachusetts distinguishes between light to moderate rehabilitation and gut rehabilitation for energy standards. In light to moderate rehabilitation, Energy Star compliant components (windows, doors, appliances, heating systems) must be used when replacing existing components. In full, gut rehabilitation the entire unit must be brought to full, Energy Star building standards. These standards may be found at [www.energystar.gov](http://www.energystar.gov).

#### D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$4,346,6000.

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

Development proposals to construct housing that provide a significant number of units for populations below 50% of area median income are expected through the Housing Development component. DHCD will encourage proposals consistent with its additional goal of serving populations less than 30% of area median (extremely low income households).

Homebuyer Assistance, Purchase/ Rehabilitation Assistance, Soft Second loans, Rehabilitation Grants provided through several quasi-public and nonprofit programs will also be required to contribute to this requirement. In addition, any direct assistance to communities will require a commitment by the community to identify the percentage of households below 50% of area median that will be served through NSP supported activities.

DHCD will carefully monitor the progress of all disbursements to ensure that at least 25% of the Commonwealth's NSP funds assist households at or below 50% of area median income.

#### E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., 80% of area median income).

If so, include:

The number of low- and moderate-income dwelling units (i.e., 80% of area median income) reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.

The number of NSP affordable housing units made available to low-, moderate-, and middle-income households (i.e., 120% of area median income) reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).

The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

Response:

DHCD intends to allocate up to \$1,750,000 for strategic demolition of blighted properties in the highest need communities.

It is expected that approximately 50 blighted residential units will be demolished.

Approximately 475 units will be made available to persons/households earning below 120% of area median income through the other NSP-funded program components.

In addition, approximately 75 units will be made available to persons/households earning below 50% of area median income through the other NSP-funded program components.

In addition, foreclosed properties acquired with NSP funds, will be acquired at the minimum 5-15% discounts from



market value, consistent NSP requirements.

## F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

### Response:

The draft NSP plan was posted on DHCD's website for 15 days beginning November 3, 2008 and ending November 19, 2008. The availability of the draft and the two public forums were also advertised widely by nonprofit organizations, email transmissions and press coverage. Hard copies of the draft plan were distributed, including at public comment meetings. Interested parties submitted comments, in writing or via email, directly to DHCD prior to the end of the comment period.

DHCD held public information sessions on November 6 and November 13, 2008 in order to provide opportunity for public comment and discussion on the draft amendment. The sessions were held in Boston and Worcester. Approximately 135 people attended the two forums.

Appendix A contains a description of the meetings, a summary of the comments received and DHCD's responses.

## ADDENDUM

During its review, the Department of Housing and Urban Development (HUD) requested responses to the bulleted comments below. DHCD's responses are hereby included as part of the Massachusetts Neighborhood Stabilization Program.

## RESPONSE TO COMMENTS

Highest percentage of homes financed by a subprime mortgage related loan and areas identified by the grantee as likely to face a significant rise in the rate of home foreclosures are not addressed in the area of greatest need. (Reference - HERA Sec. 2301(c)(2) and NSP Notice II.B.2.a.i - A narrative describing how the distribution and uses of the grantees NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. The grantees narrative must address the three need categories in the NSP statute, but the grantee may also consider other need categories;)

The Commonwealth's NSP Amendment identifies the areas most in need of assistance through an analysis of foreclosure activity and use of HUD's risk score. HUD's score, by definition, includes the percentages of homes financed by subprime loans and factors which identify the risk of future foreclosure.

According to DHCD's NSP plan, within the identified communities, assistance is targeted to:

- block groups that had foreclosure auctions equal to or greater than the average number of auctions per block group in all eligible communities (at least 5 foreclosure auctions per block group in the last fiscal year),
- block groups with a HUD risk score of 8 or more regardless of auction incidence.

The identified areas must have minimum foreclosure activity within the block groups and a minimum risk score. As such, the identified areas are the result of an analysis that includes the required greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures.

Slight discrepancy between the dollar amount allotted for administration. \$3,491,030 is stated on Chart 1, page 7, but on the Activity Worksheet, the budget for administration is \$3,95,000. Including the additional administration amount allotted to the direct assistance to communities on Chart 1 (\$845,000), using either figure, the total target for administration is still less than 10% of grant (\$4,346,603).

The correct figure that will be allocated to administration is \$3,501,603 and will be corrected in Chart 1 and the Activity Worksheet. When added to the correct figures for Direct Assistance to Communities, this will correctly total \$4,346,603.

Direct Assistance to Communities (Activity #1) - this activity will be for people below 50% of AMI, with an additional

goal of less than 30% AMI, but the State does not address how they will meet this requirement under Performance Measures. Activity not identified.

In both components, it is DHCD's expectation that assisted communities will use a portion of their funds to satisfy the requirement for serving households at or below 50% of median. Until submissions are received from communities, the detail of their methods for achieving this goal is unknown. The Commonwealth will comply with the programmatic requirement that all NSP funds serve households at or below 120% of area median and that 25% serve households at or below 50% of area median.

Range of interest rates, tenure of beneficiaries, duration or term of assistance and continued affordability are not provided for any of the activities.

The minimum standards are identified in Sections C, D and E and each Activity is required to comply with these standards. Foreclosed properties acquired with NSP funds, will be acquired at the minimum 5-15% discounts from market value, consistent with NSP requirements. Some assistance may be in the form of grants with no repayments or interest rates. In other cases, interest rates may range from 0-6%.

Until programmatic agreements and other submissions are received from communities and other NSP funding recipients, the detail of their methods for achieving specific goals for tenure of beneficiaries and specific interest rates, is unknown. All activities will comply with the requirements set forth in the statute and NSP Notice.

Housing Development Assistance (Activity #3) on Chart 1 this activity is identified to serve extremely low income households. The activity worksheet does not address this and does not give performance measures to show how this will benefit households below 50% of AMI.

Activity 3 indicates that the Department will encourage proposals consistent with its additional goal of serving populations less than 30% of area median (extremely low income households). Until submissions are received from eligible development parties, the detail of their methods for achieving this goal is unknown. A significant number of units serving populations below 50% of area median income are expected through this program component.

State does not provide performance measures, or show how they will meet the statutory requirement of 25% NSP funds (\$10,866,508) for the purchase and redevelopment of abandoned or foreclosed upon homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50% of area median income

The Commonwealth will use several of the Activities identified to accomplish this requirement. Until submissions are received from eligible development parties however, the detail of their methods for achieving this goal is unknown. The Commonwealth will comply with the programmatic requirement that all NSP funds serve households at or below 12% of area median and that 25% serve households at or below 50% of area median.

#### G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: #1. Direct Assistance to Communities

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

Sec. 2301 (c) (3) (A): Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers.

24 CFR 570.202 (b): Types of assistance. CDBG funds may be used to finance the following types of rehabilitation activities, and related costs, either singly, or in combination, through the use of grants, loans, loan guarantees, interest supplements, or other means for buildings and improvements described in paragraph (a) of this section, except that rehabilitation of commercial or industrial buildings is limited as described in paragraph (a)(3).

(1) Assistance to private individuals and entities, including profit making and nonprofit organizations, to acquire for the purpose of rehabilitation, and to rehabilitate properties, for use or resale for residential purposes;

(2) Labor, materials, and other costs of rehabilitation of properties, including repair directed toward an accumulation of deferred maintenance, replacement of principal fixtures and components of existing structures, installation of security devices, including smoke detectors and dead bolt locks, and renovation through alterations, additions to, or enhancement of existing structures and improvements, abatement of asbestos hazards (and other contaminants) in buildings and improvements that may be undertaken singly, or in combination;

Sec. 2301(c)(3)(B): Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties.

24 CFR 570.202: Eligible rehabilitation and preservation activities for homes and other residential properties.

Sec. 2301(c)(3)(C): Establish land banks for homes that have been foreclosed upon.

24 CFR 570.201 (a) Acquisition, (b) Disposition

Sec. 2301(c)(3)(D): Demolish blighted structures

24 CFR 570.201 (d): Clearance, for blighted structures only

Sec. 2301 (c)(3) (E): Redevelop demolished or vacant properties.

24 CFR 570.201 (m): Construction of Housing

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice e.e., &#8804; 120% of area median income).

Provides or improves permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income (LMMH).

Benefiting all the residents of a primarily residential area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA).

(4) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

This activity has two components. The first is a commitment by DHCD to provide matching funds to the four cities that will receive NSP funds directly from HUD. These are the highest need communities in the Commonwealth. Each of those cities has submitted their own NSP amendments to HUD for approval and those plans are available at the links cited in Section A. AREAS OF GREATEST NEED.

DHCD will provide matching funds to the City of Boston (up to \$4.23 million) and the City of Worcester (up to \$2.39 million) to conduct eligible NSP activities, as identified in their NSP plans. These funds will be made available pending HUD approval of their NSP Plans. DHCD's commitment of funds is also subject to a one for one commitment of local NSP and state NSP funds to contracts, project financing, and activities necessary to carry out the local plan.

DHCD will commit up to \$1.0 million each to Brockton and Springfield to conduct eligible NSP activities, as identified in their NSP plans. DHCD's commitment of funds is subject to clarification of the need to expand the activities named in their plans, information that demonstrates the capacity of municipal government and any participating local entities to administer the funds and accomplish the proposed tasks, and a one for one commitment of local NSP and state NSP funds to contracts, project financing, and activities necessary to carry out the local plan.

This first component results in a commitment of up to \$8.62 million at outset of Plan.

The second component makes funds available to the ten remaining, highest need communities listed in Attachment 1. Those communities are Lowell, Lawrence, New Bedford, Lynn, Haverhill, Fitchburg, Framingham, Barnstable, Plymouth and Marlborough. In December 2008, DHCD will solicit interest from these eligible communities. Communities will be given the opportunity to respond with a submission requesting a portion of the available funds.

The requested submissions must include:

a detailed description of the need to address foreclosed and abandoned properties in the community  
a detailed description of their proposed activities,  
information that demonstrates the capacity of municipal government, and/or any participating local entities, to

administer the funds and accomplish the proposed tasks,  
information demonstrating a readiness-to-proceed with the activities,  
information demonstrating the proposed activities are consistent with local neighborhood revitalization strategies,  
existing neighborhood stabilization efforts and will contribute to the expected outcomes

Information on housing related activities will include rental or homeownership, duration or term of assistance, a description of how the design of the activity will ensure continued affordability consistent with the standards established in this Plan. For acquisition activities, required information will include the discount rate; and for financial activities, the submission will describe the range of interest rates.

DHCD expectations are that each direct recipient will use some percentage of these funds to address the needs of people below 50% of area median income and that the activities will be part of a neighborhood stabilization strategy. DHCD will encourage proposals consistent with its additional goal of serving populations less than 30% of area median (extremely low income households).

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Funds for these activities will be available to the fourteen highest need communities matchig grants o the fou direct-fnded NSP ecipients- and theten, nex highestneed communities a indicate in Chart1 and Attchment 1.

(6) Performance Measures(e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

240 units of housing purchased or purchased and rehabilitated.

DHCD will require a timeline and expected outcomes as part of the submission. After four (4) months, DHCD will review the progress to date, determine whether the funds are being committed in a timely manner and whether there has been progress against the community's stated goals. Should the community not be meeting standards, DHCD will work with them to improve their performance. DHCD will review performance again after eight (8) months. At that point, if performance standards are not being met, DHCD will suspend further assistance, rescind committed funds to the community and/or re-allocate those funds to other direct assistance communities or other NSP activity areas.

(7) Total Budget:

NSP \$15,845,000

This activity is expected to leverage significant locally allocated resources already in use for neighborhood revitalization/stabilization efforts such as local revenues, private investment, state grants and CDBG funds.

(8) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

The identified municipal governments, or their eligible designee, will be the responsible organizations for implementation of the approved NSP activities.

(9) Projected Start Date: March 1, 2009

(10) Projected End Date: February 28, 2013

(11) Specific Activity Requirements:

As applicable, all activities will conform to NSP requirements for acquisition, financing and housing related activities and be consistent with this NSP plan.

For acquisition activities, include:  
discount rate

For financing activities, include:  
range of interest rates

For housing related activities, include:  
tenure of beneficiaries--rental or homeownership;

duration or term of assistance;  
a description of how the design of the activity will ensure continued affordability.

#### G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: #2. Homebuyer Assistance, Purchase/Rehabilitation Assistance, Soft Second loans, Rehabilitation Grants

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

Sec. 2301 (c) (3) (A): Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers.

24 CFR 570.202 (b) Types of assistance. CDBG funds may be used to finance the following types of rehabilitation activities, and related costs, either singly, or in combination, through the use of grants, loans, loan guarantees, interest supplements, or other means for buildings and improvements described in paragraph (a) of this section, except that rehabilitation of commercial or industrial buildings is limited as described in paragraph (a)(3).

(1) Assistance to private individuals and entities, including profit making and nonprofit organizations, to acquire for the purpose of rehabilitation, and to rehabilitate properties, for use or resale for residential purposes;

(2) Labor, materials, and other costs of rehabilitation of properties, including repair directed toward an accumulation of deferred maintenance, replacement of principal fixtures and components of existing structures, installation of security devices, including smoke detectors and dead bolt locks, and renovation through alterations, additions to, or enhancement of existing structures and improvements, abatement of asbestos hazards (and other contaminants) in buildings and improvements that may be undertaken singly, or in combination;

Sec. 2301(c)(3)(B): Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties.

24 CFR 570.202: Eligible rehabilitation and preservation activities for homes and other residential properties.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice e.g., &#8804; 120% of area median income).

Provides or improves residential structures that will be occupied by a household whose income is at or below 120% of area median income (LMMH).

(4) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

#### Neighborhood Stabilization Loan Fund

The Neighborhood Stabilization Loan Fund (NSLF) is a program sponsored by the Commonwealth and administered by Massachusetts Housing Investment Corporation (MHIC). Loan funds are made available by MHIC to for-profits or non-profit organizations that have clear plans to acquire vacant, abandoned or foreclosed properties in troubled neighborhoods consistent with the standards established in this Plan. HERA/NSP funds will be used to subsidize the rehabilitation of properties in target locations.

NSLF program materials are available on MHIC's website -

[http://www.mhic.com/news/execute\\_\\_startup\\_newsreader.cfm?Article\\_ID=83C71506-098F-4772-975D-073D4BAFD6C2&Sub](http://www.mhic.com/news/execute__startup_newsreader.cfm?Article_ID=83C71506-098F-4772-975D-073D4BAFD6C2&Sub) and at - <http://www.mhp.net/neighborhoodloan>

Soft Second Program: Grants to individuals to purchase a foreclosed, abandoned, or otherwise eligible property in designated high-foreclosure areas under the Soft Second Loan Program. The funding may be structured as a loan or recoverable grant, consistent with the standards established in this Plan. Funds will also be provided as Soft Second interest subsidies, loan loss reserves in lieu of private mortgage insurance, and rehabilitation grants. The Soft Second Program is run by Mass. Housing Partnership, a quasi-public entity.

Soft Second Program information is available on MHPs website -  
[http://www.mhp.net/homeownership/lender/soft\\_second\\_guidelines.php](http://www.mhp.net/homeownership/lender/soft_second_guidelines.php)

Purchase/Rehabilitation Grants for Income Eligible Families:

MassHousing, the states Housing Finance Agency (HFA), will explore making rehabilitation grants available to income-eligible households who qualify for MassHousing homebuyer assistance programs consistent with the standards established in this Plan. Activity would be restricted to the rehabilitation of foreclosed or abandoned properties within the target neighborhoods.

MassHousing program information is available on their website - <https://www.masshousing.com/portal/serverpt?>

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods or the extent known.)

Funds for these activities will be provided to eligible nonprofit organizations or households to rehabilitate eligible properties in any of the communities/block groups identified in Attachment 1. Program design at the administering agencies may restrict the funds to a subset of the eligible block groups or eligible communities.

(6) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

250 units of housing purchased or purchased and rehabilitated.

(7) Total Budget:

NSP \$15,380,000

(8) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Massachusetts Housing Investment Corporation (MHIC)  
Neighborhood Stabilization Loan Fund  
70 Federal Street, 6th Floor  
Boston, MA 02110  
Joseph Flatley, President and CEO

Massachusetts Housing Partnership  
160 Federal Street  
Boston, MA 02110  
Clark Ziegler, Executive Director

MassHousing  
One Beacon Street  
Boston, MA 02108  
Tom Gleason, Executive Director

(9) Projected Start Date: March 1, 2009

(10) Projected End Date: February 28, 2013

(11) Specific Activity Requirements:

As applicable, all activities will conform to NSP requirements for acquisition, financing and housing related activities and be consistent with this NSP plan.

For acquisition activities, include:

discount rate

For financing activities, include:

range of interest rates

For housing related activities, include:

tenure of beneficiaries--rental or homeownership;

duration or term of assistance;

a description of how the design of the activity will ensure continued affordability.

#### G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: #3. Housing Development Assistance

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

Sec. 2301 (c) (3) (E): Redevelop demolished or vacant properties.

24 CFR 570.201 (m): Construction of Housing

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Noticei.e., &#8804; 120% of area median income).

Provides or improves residential structures that will be occupied by a household whose income is at or below 120% of area median income (LMMH).

(4) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

Direct NSP assistance will be granted to private or nonprofit developers for the construction of housing using DHCDs existing housing production programs and proposals submitted directly to DHCDs Undersecretary. Activity will accomplish redevelopment of sites in highest need neighborhoods as defined by DHCDs need analysis. Projects must be consistent with local neighborhood revitalization strategies, existing neighborhood stabilization efforts and contribute to the expected outcomes through redevelopment of demolished or vacant properties.

Development interests will submit proposals to construct housing that serves an eligible population under the SP requirements. DHCD will encourage proposals consistent with its additional goal of serving populations less than 30% of area median (extremely low income households). A significant number of units serving populations below 50% of area median income are expected through this program component.

Units created will remain affordable for up to 15 years using HOME program affordability provisions. Both rental and homeownership unit production is possible although rental production is more likely to meet income level goals.

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Activity located in communities/target areas identified in Attachment 1, NSP Assistance Communities.

(6) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

60 units constructed or subsidized

(7) Total Budget:

NSP - \$6,000,000

(8) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

MA Dept of Housing and Community Development  
Housing Development Division  
100 Cambridge St, Suite 300  
Boston, MA 02114

Tina Brooks, Undersecretary  
Catherine Racer, Associate Director

(9) Projected Start Date: March 1, 2009

(10) Projected End Date: February 28, 2013

(11) Specific Activity Requirements:

As applicable, all activities will conform to NSP requirements for acquisition, financing and housing related activities and be consistent with this NSP plan.

For acquisition activities, include:

discount rate

For financing activities, include:

range of interest rates

For housing related activities, include:

tenure of beneficiaries--rental or homeownership;

duration or term of assistance;

a description of how the design of the activity will ensure continued affordability.

#### G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: #4. Strategic Demolition Grants

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

Sec. 2301(c)(3)(D): Demolish blighted structures

24 CFR 570.201 (d): Clearance, for blighted structures only

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice e.e., &#8804; 120% of area median income).

Benefiting all the residents of a primarily residential area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA).

(4) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

The commonwealth will consider requests for demolition grants from those targeted municipalities that did not receive a direct allocation from HUD under NSP. Requests must show that the proposed demolition is being undertaken as part of an overall neighborhood stabilization strategy. Structure(s) to be demolished must meet the Commonwealth's definition of blighted structures; no residents will be evicted to accommodate a demolition.

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Eligible properties in communities identified for direct assistance with the exception of the four communities receiving direct NSP allocations.

(6) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

50 blighted properties

(7) Total Budget:



NSP - \$1,750,000

(8) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

MA Dept of Housing and Community Development  
Community Services Division  
100 Cambridge St, Suite 300  
Boston, MA 02114  
Sandra Hawes, Associate Director

(9) Projected Start Date: March 1, 2009

(10) Projected End Date: February 28, 2013

(11) Specific Activity Requirements:

As applicable, all activities will conform to NSP requirements for acquisition, financing and housing related activities and be consistent with this NSP plan.

For acquisition activities, include:

discount rate

For financing activities, include:

range of interest rates

For housing related activities, include:

tenure of beneficiaries--rental or homeownership;

duration or term of assistance;

a description of how the design of the activity will ensure continued affordability.

#### G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: #5. Land Banking Assistance

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

Sec. 2301(c)(3)(C): Establish land banks for homes that have been foreclosed upon.

24 CFR 570.201 (a) Acquisition, (b) Disposition

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Noticee.e., &#8804; 120% of area median income).

Benefiting all the residents of a primarily residential area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMA).

(4) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

The Commonwealth will provide support for the administration and operation of up to three, pilot land banking activities in eligible localities. The land banks funded will hold, temporarily, properties acquired with NSP funds. Requests for support for land banking must describe the overall neighborhood revitalization strategy, other activities intended to arrest neighborhood decline and the plans for how the banked land will ultimately be used (within 10 years).

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Eligible properties in communities identified in Attachment 1. One of the pilot projects is expected to be conducted in the city of New Bedford.

(6) Performance Measures (eg., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

15 properties acquired and banked

(7) Total Budget (Include public and private components)

NSP - \$1,000,000

(8) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

MA Dept of Housing and Community Development  
Community Services Division  
100 Cambridge St, Suite 300  
Boston, MA 02114  
Sandra Hawes, Associate Director

(9) Projected Start Date: March 1, 2009

(10) Projected End Date: February 28, 2013

(11) Specific Activity Requirements:

As applicable, all activities will conform to NSP requirements for acquisition, financing and housing related activities and be consistent with this NSP plan.

For acquisition activities, include:  
discount rate

For financing activities, include:  
range of interest rates

For housing related activities, include:  
tenure of beneficiaries--rental or homeownership;  
duration or term of assistance;  
a description of how the design of the activity will ensure continued affordability.

#### G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: #6. Administration and Technical Assistance

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

Sec. 2301 (H)

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice e.g., 80% of area median income).

N/A

(4) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement

for those below 50% of area median income.

In addition to supporting its own staffing needs in administering the NSP, DHCD will provide funding to the Citizens Housing and Planning Association (CHAPA) for its clearinghouse activities around foreclosed properties. All NSP funds will be devoted to supporting CHAPAs work in the communities identified by DHCD as being of highest need.

DHCD will work with the other agencies under the Executive Office of Housing and Economic Development (specifically, the Office of Consumer Affairs and Business Regulation and its Division of Banks) to explore the feasibility of reverse auctions as a vehicle for expediting the acquisition of foreclosed or abandoned properties in bulk purchases by non-profit or for-profit developers.

The Commonwealth will provide additional funding to the Massachusetts Office of the Attorney General to expand its Abandoned Housing Initiative in the NSP-eligible communities. One focus of the Initiative is to promote receivership as a tool for acquiring foreclosed or abandoned properties. Communities have reported that a significant number of problem properties eligible for receivership are REO properties as a result of foreclosure.

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

N/A

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator/contact information)

MA Dep of Housing and Community Development  
100 Cambridge St, Suite 00  
Boston, MA 02114  
Tina Broks, Undersecretary

Citizens Housing and Planning Association  
18 Tremont Street  
Boston, MA  
Aaron Ornstein, Executive Director

Office of the Attorney General  
One Asburton Place  
Boston, MA 02114  
Martha Coakley, Attorney General of the Commonwealth

(7) Total Budget: (Include public and private components)

NSP - \$3,495,000

(8) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

(9) Projected Start Date: September 29, 2008

(10) Projected End Date: February 28, 2013

(11) Specific Activity Requirements:

As applicable, all activities will conform to NSP requirements for acquisition, financing and housing related activities and be consistent with this NSP plan.

For acquisition activities, include:

discount rate

For financing activities, include:

range of interest rates

For housing related activities, include:

tenure of beneficiaries--rental or homeownership;

duration or term of assistance;

a description of how the design of the activity will ensure continued affordability.

## CERTIFICATIONS

- (1) Affirmatively furthering fair housing. The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) Anti-lobbying. The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) Authority of Jurisdiction. The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) Consistency with Plan. The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantees substantial amendment.
- (5) Acquisition and relocation. The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) Section 3. The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) Citizen Participation. The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) Following Plan. The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) Use of funds in 18 months. The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) Use NSP funds &#8804; 120 % AMI. The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.
- (11) Assessments. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.
- (12) Excessive Force. The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.
- (13) Compliance with anti-discrimination laws. The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.
- (14) Compliance with lead-based paint procedures. The activities concerning lead-based paint will comply with the

requirements of part 35, subparts A, B, J, K, and R of this title.

(15) Compliance with laws. The jurisdiction will comply with applicable laws.

\_\_\_\_\_  
Signature/Authorized Official      Date      \_12/01/08\_

Undersecretary\_\_\_\_  
Title

## APPENDIXES and ATTACHMENTS

Appendix A: Public Comment

Appendix B: Fair Housing Principles

Attachment 1: NSP Eligible Communities. See separate document on DHCDs website -  
<http://www.mass.gov/Ehed/docs/dhcd/cd/nsp/att1nsp.xls>

Attachment 2: Balance of State Summary Statistics. See separate document on DHCDs website -  
<http://www.mass.gov/Ehed/docs/dhcd/cd/nsp/att2nsp.xls>

DHCD Neighborhood Stabilization website link:

[http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Community+Development&L2=Grant+and+Fundi  
ng+Programs&sid=Ehed&b=terminalcontent&f=dhcd\\_cd\\_nsp\\_nsp&csid=Ehed](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Community+Development&L2=Grant+and+Fundi+ng+Programs&sid=Ehed&b=terminalcontent&f=dhcd_cd_nsp_nsp&csid=Ehed)

## APPENDIX A: PUBLIC COMMENT

Neighborhood Stabilization Program  
Public Comments

Public Comment Period: November 3, 2008 November 19, 2008

Public Forum: November 6, 2008; 3:00 pm to 5:00 pm  
Department of Housing & Community Development  
100 Cambridge Street, 2nd floor  
Boston, MA

November 13, 2008; 3:00 pm to 5:00 pm  
Worcester Public Library  
Salem Square, Sxe Room  
Worcester, MA

Boston Public Forum Attendees (signed in)

Ryan Ackerman, NHS of North Shore  
Joe Avedo, City of Tunton  
James Bares, City of Lawrence

Don Bianchi, MACDC  
Jan Brodie, The Community Builders  
Sean Caron, CHAPA  
Frank Carvalho, Merrimack Valley CDFI  
Prabal Chakrabarti, Boston Federal Reserve Bank  
James Chaput, Town of Holbrook  
Cornelia Cogswell, MassHousing  
Wayne Darragh, COG Inc.  
Chris DAveta, City of Haverhill  
Mark Dinsburg, Codman Square Neighborhood Development Corp.  
Marc Dohan, Twin Cities CDC  
Glenn Eaton, Montachusett Regional Planning Commission  
Michael Ferreira, City of Taunton  
Philip Ferreira, City of Lowell  
Joe Flately, MHIC  
Jeff Fugate, Coalition for a Better Acre  
Peter Garbati, Malden Redevelopment Authority  
Bob Gehret, City of Boston  
Robert Goldstein  
Tim Hansen, Central MA Regional Planning Commission  
Shelly Hatch, Montachusett Regional Planning Commission  
Mark Hess, HallKeen  
Paul Hills, Town of Ware  
Anne Houston, Chelsea Neighborhood Developers  
Noelle Humphries, Winn Development  
Judy Jacobson, Mass Housing Partnership  
Kristina Johnson, City of Quincy

Virginia Kenney, MassHousing  
Elizabeth Krupp, Winn Development  
Allison Lamey, City of Lowell  
Gail Latimore, Codman Square Neighborhood Development Corp.  
Uyen Le, MIT-DUSP  
Laurie Lee, Town of Framingham  
Janet Leuci, Saugus Affordable Housing Trust  
James Madden, MIT  
Carol Martinez, City of Chelsea  
Phil Mayfield, OKM Associates  
Richard McCarthy, Town of Randolph  
Marlene McCollem, Town of Falmouth  
Deb Morse, Boston Housing Authority  
Lauren Nadler, Southwest Boston CDC  
John OBrien, HUD Interagency Homeless Coordinator  
Marc Older, US Info  
Lynn Peterson, Womens Institute  
Deanna Ramsden, MassHousing  
Jennifer Raitt, Metropolitan Area Planning Commission  
Beth Rosa, Malden Redevelopment Authority  
Sandy Rose  
Paul Ruchinskaskas, Cape Cod Commission  
Jon Rudzinski, Rees-Larkin Development  
C.M. Sean, MassHousing  
Loryn Sheffner, Bank of America CDC  
Lynn Shields, Affordable Housing Trust Fund  
Peter Smith  
Zack Smith  
Sam Swisher, Town of Framingham  
Mat Thall VietAID  
Ann Verilli, CHAPA  
Marilyn Whalley, STG Consultants

## Worcester Public Forum Attendees (signed in)

Tom Brigham, MA Housing & Shelter Alliance  
Liz Byrne, City of Worcester  
Swan Capris, Victory Programs  
Sue Clark, Town of Milford  
Emily Cohen, One Family  
John Eastman, Self Help Inc.  
Dennis Hennessy, City of Worcester  
Dave Andersen, RCAP Solutions  
Susan Mazzarella, Community Care Services, Inc.  
Muriel Oullette, Community Care Services, Inc.  
Dana Owens, Habitat for Humanity  
Fran Paquette, Homeownership Center of Worcester  
Andrea Park, Legal Assistance Corp. of Central MA

Steve Patton, Worcester Common Ground  
Curt Rogers, Gay Mens Domestic Violence Project  
Grace Ross, MA Alliance Against Predatory Lending  
Peter Sanborn, COG Inc.  
Linda Saar, Massachusetts Veterans Inc.  
Mullen Sawyer, Oak Hill CDC  
Jacqui Vachon-Jackson, City of Worcester  
Matt Wally, Worcester Community Housing Resource  
Pat Walsh, MA Housing & Shelter Alliance  
Jayne Windham, Homeownership Center of Worcester  
Kristin Wood, Congressman Olvers Office

## Written Testimony Received

Barnstable County Home Consortium, Boston Dept. of Neighborhood Development, CHAPA, coalition for a Better Acre, Codman Square Neighborhood Development Corp., Dorchester Bay Economic Development Cor., Fitchburg Dept. of Community Development, Framingham Foreclosure TaskForce, Habitat for Humanity of Greater Lowell, HAP Inc., Hudson Dept. of Community Development, Lawrence Dept. of Community Development, Lowell City Manager, Malde Redevelopment Authority, MA Alliance Against Predatory Lending, MA Housing and Shelter Alliance, MA Law Reform Institute, Metropolitan Area Planning Council, OKM Associates, One Family Inc., Pine Street Inn, Pittsfield Dept. of Community Development,

## Summary of Comments Received and Responses

### General

There were a number of comments and questions regarding HUD's interpretation of its NSP notice, the overall operation of the Program and its requirements. DHCD will continue to work with HUD and recipients of NSP funds to clarify the requirements of the Program. Many of these questions, for example, regarding Program Income, rental income and subsequent resale of property cannot be answered in detail at this time.

### Distribution of NSP Funding

&#61656; Comment: A number of comments were received regarding DHCD's methodology for determining the highest need communities. Many commented positively about the method and the outcome but not all were in agreement. Although the Plan is fairly specific regarding the Department's use of foreclosure auction data as a primary measure, some concerns were raised regarding the target communities that were identified and whether additional data such as foreclosure rate and additional demographics could have been used and whether that outcome would better target areas more likely to be dense, low income, identifiable neighborhoods more clearly affected by foreclosure activity and less likely to rebound due to market forces.

Response: In addition to the rationale presented in the Plan regarding the need to identify areas where foreclosures have occurred, and the risk of future foreclosure, several of the factors suggested would have unacceptable outcomes themselves. The rate of foreclosure in communities is an important indicator of local impact. The Act,

however, requires DHCD to target funds to the areas of the Commonwealth most affected as a percentage of the total number of foreclosures in the state. In fact, the foreclosure rate in most large communities is relatively low because the number of units is high. This would have put urban areas at a disadvantage. In addition, it is unclear that the effect of multiple property foreclosures in a less dense neighborhood is less problematic than the same or fewer foreclosures in more dense neighborhoods. The impact may have as much to do with the ratio of affected and unaffected properties as it does with the number of units involved.

The Department feels that the methodology reflects the foreclosure activity across a variety of community types and allows for resources to address the most severe incidence in multiple settings.

&#61656; Comment: Recommend that regional consortia and/or contiguous communities be eligible recipients of NSP funding and consideration given to direct involvement by regional planning agencies.

Response: DHCD is supportive of regional and multi-community approaches. Consideration will be given under the Direct NSP assistance and Strategic Demolition activity to multi-community proposals and regional planning agency involvement.

&#61656; Comment: Recmnd that nonprofits be eligible as diect recipients of NP funding.

Resonse: Nonprofit oranzations may appl directly for assisance within the Acuisition and Rehabilitation Assisanc and Housing Deveopment Assistance cponents of the prgram.

&#61656; omment: Although Mlden is not one of he 39 communities eigible for NSP asstance, City has ben active in responing to foreclosure crisis and believes that the DHCD analysis is inconsistent with their data.

Response: In determining areas of greatest need, DHCD used several threshold criteria to screen the basic need data into a focused list of eligible block groups in the communities with the highest need and facing the greatest risk. The primary determinant of need in DHCDs analysis is that a community must contain at least .5% of the FY08 foreclosure auctions within the Commonwealth. Malden did not meet that threshold. The Department will continue to monitor foreclosure statistics and may modify the list of eligible communities based on updated figures.

&#61656; Comment: Recommend that DHCD undertake a mid-program review to reassess communities needs based on updated foreclosure information. If the review indicates that need has increased in particular communities, enable such communities to be eligible for NSP assistance.

Response: The Department will continue to monitor foreclosure statistics and may modify the list of eligible communities based on updated figures. It is important to note however, that strict distribution requirements for NSP funds may require DHCD to obligate funds prior to receiving and analyzing the most recent statistics.

&#61656; Comment: Will there be administrative funding available to the 14 communities that are eligible for direct NSP assistance?

Response: Yes. Those communities that receive direct NSP assistance will be allowed up to a percentage of their funds for administration. The exact amount will be determined at the time the amount of assistance is determined and may vary based upon local capacity, availability of other funds, etc.

#### DHCD Eligible Activities

&#61656; Comment: It appears as though a large percentage of the NSP allocation is directed towards housing development assistance; HUDs intent was not to build new housing, but to stabilize neighborhoods and reuse existing housing.

Response: Eligible activities under the category of housing development assistance include both rehabilitation of existing structures and new construction. In addition, the final plan reduces funding allocated to this activity.

&#61656; Comment: Eligibility for strategic demolition assistance should be expanded to include the four cities that are receiving NSP allocations from HUD.

Response: The Department believes that the direct-funded NSP communities will have the resources necessary to pursue this activity if they wish.

&#61656; Comment: Restrict communities ability to demolish residential properties and encourage the rehabilitation



and reuse of these properties.

Response: The Plan makes only a small percentage of the funds available for this purpose subject to proposals that put demolition into the context of an overall neighborhood strategy.

&#61656; Comment: Can a nonprofit developer within a HUD NSP-funded community apply to both the city and DHCD NSP programs for funding for the same project? Coordination between the HUD-funded cities and DHCD will be important.

Response It appears from the guidance available that this is possible.

#### Definitions

&#61656; Comment: The definition for affordability within the draft plan doesn't mention whether DHCD will impose recapture or resale conditions. It is often quite difficult to entice buyers to purchase in distressed neighborhoods resale conditions would limit the ability for a homebuyer to realize any appreciation.

Response: The Plan reflects that within HOME program standards, DHCD will allow as much flexibility as possible for recipients to use either resale or recapture provisions best suited to the market condition in their project area location.

&#61656; Comment: Resale and recapture restrictions are often overly onerous, particularly for areas outside of Boston. Would it be possible for communities to develop and impose their own recapture and/or resale restriction?

Response: Only within the constraints of the minimum NSP standards as contained in the provisions of the HOME program.

&#61656; Comment: NSP income eligibility has been expanded up to 120% of Area Median Income; however the Plan's definition of affordable rents covers only low income households and not very low or middle-income. Affordable rents should be determined based on the income of the applicant household and include rents appropriate for those earning below 30%, 50%, 80% and 120% of AMI.

Response: The revised Plan reflects this need.

&#61656; Comment: Although the draft plan includes a definition for a blighted structure, the process for declaring a property blighted is not described.

Response: DHCD will provide further guidance on this topic. Generally, designation of a building as blighted requires such a determination by an authorized and qualified local official.

&#61656; Comment: The housing rehabilitation standards included (State Sanitary Code) exceed HUD's Housing Quality Standards and may be excessive. In addition, Energy Star standards may significantly increase rehab costs.

Response: The statute and HUD notice require NSP units to meet local codes and standards. The Massachusetts CDBG program requires rehabilitation activities to meet this Sanitary Code standard. A clarification of the applicability of Energy Star standards is now included in the Plan.

#### Low-Income Targeting

&#61656; Comment: DHCD should encourage and require that the low-income targeting requirement be expanded to target a percentage of funding for the benefit of Extremely Low Income persons (below 30% AMI).

Response: The final plan clearly focuses housing development assistance on units for Extremely Low Income (ELI) households/individuals. In addition, communities receiving direct NSP assistance will be required to target a percentage of their funding to serving the ELI population.

&#61656; Comment: Can the 25% low-income targeting requirement be met through activities that provide area-wide benefit to low-, moderate- and middle-income populations?

Response: No. The NSP statute reads: not less than 25 percent of the funds appropriated or otherwise made available under this section shall be used for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50 percent of area median.

&#61656; Comment: To serve households below 30% of AMI, it will be necessary to incorporate project based vouchers and/or deep rental subsidies and will require some level of supportive services.

Response: DHCD is evaluating the availability of vouchers and other resources to address this issue.

#### Acquisition

&#61656; Comment: If a property is acquired with funding other than NSP, and then NSP funding is used for rehabilitation or other eligible use, does the purchase discount apply?

Response: It is DHCD's understanding based on written guidance from HUD that the purchase discount only applies when NSP funding is used to acquire properties that meet the definition of foreclosed.

&#61656; Comment: Requiring appraisals for each property will be troublesome and will make it particularly difficult for bulk purchases. In some instances, nonprofits/developers have opportunity to acquire properties for \$1 appraisal seems unnecessary.

Response: The HUD NSP guidelines and guidance provided through HUD's NSP Frequently Asked Questions (FAQs) clearly require URA appraisals for all NSP-funded acquisitions. It is important to note that the 5% discount is the minimum acceptable discount; property may be acquired at greater discounts.

&#61656; Comment: Encourage and/or require that properties are acquired by owner-occupants and/or nonprofits for a better chance of stabilizing neighborhoods if absentee landlords are not an issue.

&#61656; Comment: Encourage or prioritize rehabilitation of tenant-occupied, foreclosed properties to help stabilize neighborhoods. All too often, focus is on building new or bringing in new residents, need to remember those families/individuals that are already part of the neighborhood and help them maintain safe, stable housing.

Response: The Department agrees that positive opportunities exist for stabilization of neighborhoods through strategies that rehabilitate occupied buildings and/or that result in owner-occupied buildings. DHCD is actively engaged in a number of state initiatives to assist existing occupants - tenants and owners - to retain their housing in the face of foreclosure. In addition, for example, the NSP plan prohibits eviction of occupants in order to demolish buildings.

#### Fair Housing

&#61656; Comment: DHCD should include specific Fair Housing goals in the NSP plan.

Response: It is DHCD's intent to review all activities in light of our adopted Fair Housing Principles that have been included in Appendix B.

## APPENDIX B: FAIR HOUSING PRINCIPLES

### Massachusetts Fair Housing Mission Statement and Principles

The mission of DHCD through its programs and partnerships is to be a leader in creating housing choice and providing opportunities for inclusive patterns of housing occupancy to all residents of the Commonwealth, regardless of income, race, religious creed, color, national origin, sex, sexual orientation, age, ancestry, familial status, veteran status, or physical or mental impairment.

It shall be our objective to ensure that new and ongoing programs and policies affirmatively advance fair housing, promote equity, and maximize choice. In order to achieve our objective, we shall be guided by the following principles:

1. **Encourage Equity.** Support public and private housing and community investment proposals that promote equality and opportunity for all residents of the Commonwealth. Increase diversity and bridge differences among residents regardless of race, disability, social, economic, educational, or cultural background, and provide integrated social, educational, and recreational experiences.
2. **Be Affirmative.** Direct resources to promote the goals of fair housing. Educate all housing partners of their responsibilities under the law and how to meet this important state and federal mandate.
3. **Promote Housing Choice.** Create quality affordable housing opportunities that are geographically and architecturally accessible to all residents of the commonwealth. Establish policies and mechanisms to ensure fair housing practices in all aspects of marketing.
4. **Enhance Mobility.** Enable all residents to make informed choices about the range of communities in which to live. Target high-poverty areas and provide information and assistance to residents with respect to availability of affordable homeownership and rental opportunities throughout Massachusetts and how to access them.
5. **Promote Greater Opportunity.** Utilize resources to stimulate private investment that will create diverse communities that are positive, desirable destinations. Foster neighborhoods that will improve the quality of life for existing residents. Make each community a place where any resident could choose to live, regardless of income.
6. **Reduce Concentrations of Poverty.** Ensure an equitable geographic distribution of housing and community development resources. Coordinate allocation of housing resources with employment opportunities, as well as availability of public transportation and services.
7. **Preserve and Produce Affordable Housing Choices.** Encourage and support rehabilitation of existing affordable housing while ensuring that investment in new housing promotes diversity, and economic, educational, and social opportunity. Make housing preservation and production investments that will create a path to social and economic mobility.
8. **Balance Housing Needs.** Coordinate the allocation of resources to address local and regional housing need, as identified by state and community stakeholders. Ensure that affordable housing preservation and production initiatives and investment of other housing resources promote diversity and social equity and improve neighborhoods while limiting displacement of current residents.
9. **Measure Outcomes.** Collect and analyze data on households throughout the housing delivery system, including the number of applicants and households served. Utilize data to assess the fair housing impact of housing policies and their effect over time, and to guide future housing development policies.
10. **Rigorously Enforce All Fair Housing and Anti-Discrimination Laws and Policies.** Direct resources only to projects that adhere to the spirit, intent, and letter of applicable fair housing laws, civil rights laws, disability laws, and architectural accessibility laws. Ensure that policies allow resources to be invested only in projects that are wholly compliant with such laws.

DHCD website link to Fair Housing:

[http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Community+Development&L2=Community+Planning&sid=Ehed&b=terminalcontent&f=dhcd\\_hd\\_fair\\_fairh&csid=Ehed](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Community+Development&L2=Community+Planning&sid=Ehed&b=terminalcontent&f=dhcd_hd_fair_fairh&csid=Ehed)

| <b>Overall</b>                                 | <b>This Report Period</b> | <b>To Date</b>  |
|--|---------------------------|-----------------|
| <b>Total Projected Budget from All Sources</b> | N/A                       | \$38,555,115.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A                       | \$38,555,115.00 |
| <b>Program Funds Drawdown</b>                  | \$101,224.79              | \$101,224.79    |
| <b>Obligated CDBG DR Funds</b>                 | \$35,682,403.00           | \$35,682,403.00 |

|                         |              |              |
|-------------------------|--------------|--------------|
| Expended CDBG DR Funds  | \$308,304.39 | \$308,304.39 |
| Match Contributed       | \$0.00       | \$0.00       |
| Program Income Received | \$0.00       | \$0.00       |
| Program Income Drawdown | \$0.00       | \$0.00       |

## Progress Toward Required Numeric Targets

| Requirement                        | Required       | To Date      |
|------------------------------------|----------------|--------------|
| Minimum Overall Benefit Percentage | \$99.99        | \$0.00       |
| Minimum Non-Federal Match          | \$0.00         | \$0.00       |
| Limit on Public Services           | \$6,519,904.50 | \$0.00       |
| Limit on Admin/Planning            | \$4,346,603.00 | \$308,304.39 |
| Limit on State Admin               | \$0.00         | \$0.00       |

## Progress Toward Activity Type Targets

## Progress Toward National Objective Targets

### Overall Progress Narrative:

14 of the 16 existing grantees are under contract with the MA DHCD. Of these 14, 11 have cleared the tier one environmental review process. Six grantees commenced the acquisition process on properties or began rehab in this quarter. Housing projects are anticipated to be underway for each grantee by the end of the next quarter (12/30). Site visits to existing grantee communities are underway through November. Ongoing technical assistance is also provided via phone and email. The remaining DHCD NSP funds will also be committed in the following two quarters, and will be obligated soon thereafter. Demolition applications are due on October 30. Housing redevelopment projects are proposed on a rolling basis; DHCD received requests for 5 eligible properties to date.

## Project Summary

| Project #, Project Title                   | This Report Period     |                        | To Date                |                        |
|--|------------------------|------------------------|------------------------|------------------------|
|  | Project Funds Budgeted | Program Funds Drawdown | Project Funds Budgeted | Program Funds Drawdown |
| 9999, Restricted Balance                   | \$0.00                 | \$0.00                 | \$0.00                 | \$0.00                 |
| MA NSP-1, Direct Assistance to Communities | \$0.00                 | \$0.00                 | \$14,834,000.00        | \$0.00                 |
| MA NSP-2, Acquisition and Rehabilitation   | \$0.00                 | \$0.00                 | \$17,500,000.00        | \$0.00                 |
| MA NSP-3, Housing Development              | \$0.00                 | \$0.00                 | \$4,285,427.00         | \$0.00                 |
| MA NSP-4, Strategic Demolition             | \$0.00                 | \$0.00                 | \$2,000,000.00         | \$0.00                 |
| MA NSP-5, Landbanking                      | \$0.00                 | \$0.00                 | \$500,000.00           | \$0.00                 |
| MA NSP-6, Administration and TA            | \$0.00                 | \$101,224.79           | \$4,346,603.00         | \$101,224.79           |

## Activities

**Grantee Activity Number:** NSP1/00008/1 - Barnstable Acquisition

**Activity Title:** Acquisition

**Activity Category:**

Acquisition - general

**Project Number:**

MA NSP-1

**Projected Start Date:**

07/20/2009

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Direct Assistance to Communities

**Projected End Date:**

03/09/2013

**Responsible Organization:**

Town of Barnstable

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |        |              |
|--|--------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A    | \$374,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A    | \$374,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00 | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$0.00 | \$0.00       |
| <b>Expended CDBG DR Funds</b>                  | \$0.00 | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00 | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00 | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00 | \$0.00       |

**Activity Description:**

Acquisition by developers, rehab with matching funds, resale to eligible households

**Location Description:**

**Activity Progress Narrative:**

The Town of Barnstable has partnered with the Barnstable Housing Authority and Housing Assistance Corp. to acquire a total of 4 foreclosed properties and convert them to affordable housing. HAC will purchase two units to be sold to first time homebuyers. BHA will purchase two units to be used as affordable rental units, one to serve households at 50% of median and the other at 80%. BHA and HAC are actively searching for properties to acquire but no properties have been purchased to date.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/4   |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00008/9 Barnstable Gen. Admin

**Activity Title:** Barnstable Gen. Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/21/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

Town of Barnstable

### Overall

### Jul 1 thru Sep 30, 2009

### To Date

**Total Projected Budget from All Sources**

N/A

\$26,000.00

**Total CDBG Program Funds Budgeted**

N/A

\$26,000.00

**Program Funds Drawdown**

\$0.00

\$0.00

**Obligated CDBG DR Funds**

\$26,000.00

\$26,000.00

**Expended CDBG DR Funds**

\$0.00

\$0.00

**Match Contributed**

\$0.00

\$0.00

**Program Income Received**

\$0.00

\$0.00

**Program Income Drawdown**

\$0.00

\$0.00

### Activity Description:

Grant Administration

### Location Description:

Town of Barnstable

### Activity Progress Narrative:

In this quarter, the town completed the first tier environmental review and received a release on Sept 20, 2009.

>HAC and BHA have been actively searching for properties that meet the program guidelines and budget but have not yet purchased any properties.

>Town staff administering the NSP program attended CGMS training in Boston.

>Town staff has been working with DHCD to develop documents to satisfy the NSP program and subsidized housing inventory.

### Performance Measures

No Performance Measures found.

### Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00009/2 - Fitchburg Demo

**Activity Title:** Demolition

**Activity Category:**

Clearance and Demolition

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Fitchburg

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$234,500.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$234,500.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$234,500.00 | \$234,500.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

#### Activity Description:

clearance/demolition

#### Location Description:

eligible block groups

#### Activity Progress Narrative:

During the reporting period, the City conducted a review of abandoned and blighted properties throughout NSP-eligible census areas and identified more than 30 properties requiring further review under both Building and Sanitary code enforcement procedures for possible demolition. Enforcement procedures were ongoing at the end of the reporting period and environmental review activities were being conducted for each potential demolition property in order to obtain the required release of funds.

#### Performance Measures

|                 | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|-----------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                 | Low                | Mod | Total | Low                                | Mod | Total |
| # of Properties | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/7   |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---



**Grantee Activity Number:** NSP1/00009/4C - Fitchburg Housing Rehab.

**Activity Title:** Acquisition & Rehabilitation

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Fitchburg

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$280,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$280,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$280,000.00 | \$280,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

acquisition and rehabilitation

**Location Description:**

eligible block groups in Fitchburg

**Activity Progress Narrative:**

The City continues to pursue its goal of acquiring foreclosed properties suitable for rehabilitation which are located in NSP eligible census tract/block groups. During the reporting period, the City, in partnership with the Twin Cities Community Development Corporation (CDC) successfully identified a single family property on Plymouth Street through the "First Look" program being administered by the Citizens Housing and Planning Association (CHAPA). A tentative commitment was made to purchase the property with the use of NSP funds after an assessment by the City's Housing and Construction manager concluded that the property could be rehabilitated to program code standards for less than \$100,000. The proposed acquisition cost is \$65,000. The City anticipates a closing in late October to complete the acquisition and will subsequently assist the CDC in the procurement process for the rehabilitation work. The property will then be sold to an NSP eligible homebuyer, with the appropriate affordability restrictions in place and recorded in the Northern Worcester County Registry of Deeds.

Another property identified through the first look program on Summer Street (3 family rental) was being investigated for potential acquisition and rehabilitation as affordable rental housing. A decision on this property is expected in October, 2009.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/14  |

**Activity Locations**

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00009/4C-Fitchburg Housing Rehab under 50%

**Activity Title:** Acquisition & Rehabilitation

#### Activity Category:

Rehabilitation/reconstruction of residential structures

#### Activity Status:

Under Way

#### Project Number:

MA NSP-1

#### Project Title:

Direct Assistance to Communities

#### Projected Start Date:

07/20/2009

#### Projected End Date:

03/09/2013

#### National Objective:

NSP Only - LH - 25% Set-Aside

#### Responsible Organization:

City of Fitchburg

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$140,000.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$140,000.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$140,000.00 | \$140,000.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

#### Activity Description:

acquisition & rehabilitation benefiting households at 50% or less AMI

#### Location Description:

eligible block groups

#### Activity Progress Narrative:

An additional rental property, currently under court-appointed receivership with the Twin Cities CDC and located at 143 Marshall Street is expected to undergo a foreclosure sale in the upcoming reporting period. It is anticipated that NSP funds will be used to acquire this property at foreclosure and that 3 units of affordable rental housing will be created, all of which are expected to benefit households earning less than 50% of area median income. A deed restriction will be placed on the property for the full affordability period required under NSP.

#### Performance Measures

| This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|--------------------|-----|-------|------------------------------------|-----|-------|
| Low                | Mod |       | Low                                | Mod | Total |

|                    |   |   |   |     |     |     |
|--------------------|---|---|---|-----|-----|-----|
| # of housing units | 0 | 0 | 0 | 0/0 | 0/0 | 0/7 |
|--------------------|---|---|---|-----|-----|-----|

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00009/9 - Fitchburg Gen. Admin

**Activity Title:** Fitchburg Gen. Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/21/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

City of Fitchburg

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |             |             |
|--|-------------|-------------|
| <b>Total Projected Budget from All Sources</b> | N/A         | \$45,500.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A         | \$45,500.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00      | \$0.00      |
| <b>Obligated CDBG DR Funds</b>                 | \$45,500.00 | \$45,500.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00      | \$0.00      |
| <b>Match Contributed</b>                       | \$0.00      | \$0.00      |
| <b>Program Income Received</b>                 | \$0.00      | \$0.00      |
| <b>Program Income Drawdown</b>                 | \$0.00      | \$0.00      |

**Activity Description:**

Grant Administration

**Location Description:**

City of Fitchburg

**Activity Progress Narrative:**

Hiring/Procurement: No hiring or procurement was undertaken during the reporting period with respect to NSP funding. The City will be issuing a Notice to Proceed for demolition services under an existing subcontract for the preparation of plans and bid documents to carry out proposed demolition activities in October.

Environmental Review: The City published a "Notice of Intent to Request a Release of Grant Funds" on September 18, 2009 for the acquisition and rehabilitation of foreclosed homes with the use of NSP funding. A "Request for Release of Grant Funds" will be sent to the Massachusetts Department of Housing and Community Development (DHCD) at the end of the required comment period in early October, 2009.

The City began the process of completing an Environmental Review (EA) of numerous abandoned, blighted and dangerous properties for the conduct of demolition activities with the use of NSP program regulations. Upon completion of the EA, assuming a "Finding of No Significant Impact", the City anticipates that a "Combined Notice of Finding of No Significant Impact and Request for Release of Grant Funds" will be published in October, 2009, with a subsequent Release obtained through DHCD in November, 2009.

**Performance Measures**

No Performance Measures found.

**Activity Locations**

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00010/2 - Lawrence Demo

**Activity Title:** Demolition

**Activity Category:**

Clearance and Demolition

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/31/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Lawrence

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |             |              |
|--|-------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A         | \$187,500.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A         | \$187,500.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00      | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$37,500.00 | \$37,500.00  |
| <b>Expended CDBG DR Funds</b>                  | \$0.00      | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00      | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00      | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00      | \$0.00       |

**Activity Description:**

demolition of blighted property

**Location Description:**

**Activity Progress Narrative:**

no activity this quarter

**Performance Measures**

|                 | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|-----------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                 | Low                | Mod | Total | Low                                | Mod | Total |
| # of Properties | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/1   |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00010/4B - Lawrence Redev under 50%

**Activity Title:** Redevelopment of Vacant Land

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

City of Lawrence

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$408,138.37 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$408,138.37 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$308,138.37 | \$308,138.37 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

Redevelopment of vacant land

**Location Description:**

**Activity Progress Narrative:**

Six Very-Low Income Units:  
The City has committed \$300,000 in the first quarter to Bread and Roses Housing, Inc. to create 6 homeownership units at 17 Beacon Street, 66-70 Hancock Street and 219-225 Park Street. The subject properties are tax foreclosed vacant lots that Bread and Roses Housing, Inc. will acquire through their partnership with the Lawrence Housing Authority. Bread and Roses Housing, Inc. intends to build a duplex on each lot and will provide homeownership opportunities to families at or below 50% AMI.  
The City and Bread and Roses Housing, Inc executed a commitment agreement on September 30, 2009 and construction is scheduled to begin in March 2010.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 6     | 0/0                                | 0/0 | 6/16  |

**Activity Locations**

| Address              | City     | State | Zip   |
|----------------------|----------|-------|-------|
| 66-70 Hancock Street | Lawrence | MA    | 01841 |
| 219-225 Park Street  | Lawrence | MA    | 01841 |
| 17 Beacon Street     | Lawrence | MA    | 01843 |

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

|                                 |  |
|---------------------------------|--|
| <b>Grantee Activity Number:</b> | <b>NSP1/00010/4C - Lawrence Housing Rehab.</b> |
| <b>Activity Title:</b>          | <b>acquisition &amp; rehabilitation</b>        |

#### Activity Category:

Rehabilitation/reconstruction of residential structures

#### Activity Status:

Under Way

#### Project Number:

MA NSP-1

#### Project Title:

Direct Assistance to Communities

#### Projected Start Date:

07/20/2009

#### Projected End Date:

03/30/2013

#### National Objective:

NSP Only - LMMI

#### Responsible Organization:

City of Lawrence

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$372,461.63 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$372,461.63 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$622,461.63 | \$622,461.63 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

#### Activity Description:

downpayment assistance, rehab

#### Location Description:

#### Activity Progress Narrative:

The City's NSP model focuses on reversing the effects of foreclosure by making resources available to encourage sustainable homeownership. The resources include a \$14,000 down payment and closing cost assistance subsidy to assist the homebuyer with the purchase of a 1-3 family residential property that has been vacant and foreclosed. It includes making the home more affordable through a partnership with the Massachusetts Housing Partnership (MHP). MHP will reduce monthly mortgage costs by offering Soft Second loans to low-and-moderate income homebuyers. The model also includes a subsidy for moderate housing rehabilitation activities that will help reverse the neighborhood blight effect created by foreclosures by bringing substandard housing units into compliance with Article II of the Massachusetts Sanitary Code and making them more energy efficient by employing Energy Star building performance standards.

The partnership agreement between Massachusetts Housing Partnership and the City of Lawrence was executed on August 22, 2009. The agreement will allow the City to act as a Local Rehabilitation Agency for the housing rehabilitation subsidy MHP will offer City residents as part of their Soft Second Loan Program.



## Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/25  |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00010/4C - Lawrence Rehab under 50%

**Activity Title:** Rental Acquisition & Rehab

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

City of Lawrence

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$153,900.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$153,900.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$153,900.00 | \$153,900.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

developer acquisition, rehab, and rental to eligible households

**Location Description:**

**Activity Progress Narrative:**

The City's NSP model focuses on reversing the effects of foreclosure by making resources available to encourage sustainable homeownership. The resources include a \$14,000 down payment and closing cost assistance subsidy to assist the homebuyer with the purchase of a 1-3 family residential property that has been vacant and foreclosed. It includes making the home more affordable through a partnership with the Massachusetts Housing Partnership (MHP). MHP will reduce monthly mortgage costs by offering Soft Second loans to low-and-moderate income homebuyers. The model also includes a subsidy for moderate housing rehabilitation activities that will help reverse the neighborhood blight effect created by foreclosures by bringing substandard housing units into compliance with Article II of the Massachusetts Sanitary Code and making them more energy efficient by employing Energy Star building performance standards.

The partnership agreement between Massachusetts Housing Partnership and the City of Lawrence was executed on August 22, 2009. The agreement will allow the City to act as a Local Rehabilitation Agency for the housing rehabilitation subsidy MHP will offer City residents as part of their Soft Second Loan Program.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/6   |

**Activity Locations**

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00010/9 - Lawrence Gen. Admin

**Activity Title:** Lawrence Gen. Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/21/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

City of Lawrence

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

**Total Projected Budget from All Sources**

N/A

\$78,000.00

**Total CDBG Program Funds Budgeted**

N/A

\$78,000.00

**Program Funds Drawdown**

\$0.00

\$0.00

**Obligated CDBG DR Funds**

\$78,000.00

\$78,000.00

**Expended CDBG DR Funds**

\$35,800.00

\$35,800.00

**Match Contributed**

\$0.00

\$0.00

**Program Income Received**

\$0.00

\$0.00

**Program Income Drawdown**

\$0.00

\$0.00

**Activity Description:**

Grant Administration

**Location Description:**

City of Lawrence

**Activity Progress Narrative:**

The City completed its Tier 1 Environmental Review for two of its three proposed activities on May 20, 2009 and submitted a Request of Release of Funds (RROF) on June 30, 2009. A release was granted by DHCD for both activities which encompassed down payment and closing cost assistance and housing rehabilitation financing and; acquisition, rehabilitation and/or redevelopment of foreclosed or vacant or blighted properties. The Tier 1 Environmental Review for the City's third proposed activity - Demolition is in process. The legal notice was published on September 25, 2009. An RROF will be submitted to DHCD on or about October 12, 2009 when the comment period expires.

The City submitted an amendment request on August 25, 2009. The request amended the activity and its corresponding budget of \$308,138 for the "acquisition/rehabilitation/rental model proposed in the original application to a new activity that would allow the redevelopment of vacant land. The amendment was approved by DHCD.

In order to successfully execute a sustainable homeownership model, a number of professionals and disciplines, in addition to City staff, are essential to the implementation. During the first quarter, the City completed an RFP process compliant with the requirements of M.G.L. Chapter 30B to procure the services of the following key positions:

Housing Rehabilitation Specialist

Will conduct inspections, create work specifications, bid projects, monitor work progress, approve and submit contractor payments for the Housing Rehabilitation and Demolition Activity as well as any Massachusetts Housing Partnership projects with a rehab component.

Homebuyer Assistance Facilitator

Will assist with the implementation of the Homebuyer Assistance Program including the Massachusetts Housing Partnership Soft Second Loan Program and MassHousing Purchase Rehab Program. The facilitator's primary responsibility will be to assist with and coordinate communication among all the involved parties; the owner/lender, the buyer, the buyer's broker, the buyer's lender and housing rehabilitation specialist. The facilitator will assure the HUD 1% acquisition discount rule is understood and implemented.

Master Lead Paint Inspector/Risk Assessor

>

>Will inspect and test designated properties including providing pre-abatement dust wipe sampling as per the Residential Lead-Based Paint Hazard Reduction Act of 1992.

>Appraiser

Will perform an inspection of the subject property and provide an appraisal meeting the definition of an appraisal found at 49 CFR 24.2(a) (3).

Counseling Agency

Will provide federally mandated housing counseling for beneficiaries of the Neighborhood Stabilization Program (NSP).

All of the positions have been contracted with the exception of the Homebuyer Assistance Facilitator. Two Request for Proposal processes has been completed unsuccessfully. The process may have been too cumbersome for individuals unfamiliar with the process. The RFP has been simplified and will be made available on October 12, 2009. Below is a list of all contractors currently under contract. A search on the State and Federal Disbarred list was conducted before any award/contract was executed. None of the contractors were disbarred.

## Performance Measures

**No Performance Measures found.**

## Activity Locations

**No Activity Locations found.**

## Other Funding Sources Budgeted - Detail

**No Other Match Funding Sources Found**

### Other Funding Sources

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00011/4B - Lowell redev

**Activity Title:** Redevelopment of vacant bldgs

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Lowell

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$822,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$822,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$850,000.00 | \$850,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

redevelopment of Jackson St mill building and former fire station

**Location Description:**

**Activity Progress Narrative:**

The City has identified projects to receive NSP funds under activity code 4B (Unit Development/Creation). No units were created this quarter and no funds were expended for this activity. To date each project is in various stages as described below:  
1. Fourth Street Firehouse: The City will award up to \$300,000 in NSP funds to a developer to redevelop a former fire station in the City's Centralville neighborhood. The property is currently available for purchase and redevelopment through an RFP. Responses to the RFP are due in December and the City anticipates awarding funds to a developer in early 2010. Approximately 4 units, to be made available to households earning less than 50% AMI are expected to be produced at this site.  
2. 165 Jackson Street: The City is in the process of finalizing a loan agreement with Banc of America, CDC to redevelop a former mill in the City's downtown into affordable housing units. \$250,000 in NSP funds will be made available for this project. The loan agreement requires that a building permit be pulled for this project by December 2009.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 15    | 0/0                                | 0/0 | 15/13 |

**Activity Locations**

| Address          | City   | State | Zip   |
|------------------|--------|-------|-------|
| 165 Jackson St.  | Lowell | MA    | 01852 |
| 27 Fourth Street | Lowell | MA    | 01852 |

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

|                                 |   |
|---------------------------------|---|
| <b>Grantee Activity Number:</b> | <b>NSP1/00011/4B - Lowell redev under 50%</b> |
| <b>Activity Title:</b>          | <b>redevelopment of foreclosed properties</b> |

#### Activity Category:

Rehabilitation/reconstruction of residential structures

#### Activity Status:

Under Way

#### Project Number:

MA NSP-1

#### Project Title:

Direct Assistance to Communities

#### Projected Start Date:

07/01/2009

#### Projected End Date:

03/09/2013

#### National Objective:

NSP Only - LH - 25% Set-Aside

#### Responsible Organization:

City of Lowell

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|  |        |              |
|--|--------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A    | \$300,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A    | \$300,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00 | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$0.00 | \$0.00       |
| <b>Expended CDBG DR Funds</b>                  | \$0.00 | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00 | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00 | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00 | \$0.00       |

#### Activity Description:

developer acquisition and redevelopment of foreclosed properties that will be occupied by households at or below 50% AMI

#### Location Description:

eligible block groups

#### Activity Progress Narrative:

TBD Redevelopment Project: \$300,000 will be made available through an RFP process for a project(s) that redevelop foreclosed, vacant property into housing units available to households earning less than 50% AMI. Selected projects will be located within DHCD-NSP eligible block groups. Priority will be given to projects that are located within City designated Opportunity Areas. An RFP is expected to be released for these funds in November.

#### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/6   |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00011/9 - Lowell Gen. Admin

**Activity Title:** Lowell Gen. Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/21/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

City of Lowell

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |             |             |
|--|-------------|-------------|
| <b>Total Projected Budget from All Sources</b> | N/A         | \$78,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A         | \$78,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00      | \$0.00      |
| <b>Obligated CDBG DR Funds</b>                 | \$78,000.00 | \$78,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00      | \$0.00      |
| <b>Match Contributed</b>                       | \$0.00      | \$0.00      |
| <b>Program Income Received</b>                 | \$0.00      | \$0.00      |
| <b>Program Income Drawdown</b>                 | \$0.00      | \$0.00      |

**Activity Description:**

Grant Administration

**Location Description:**

City of Lowell

**Activity Progress Narrative:**

The City's Division of Planning and Development is responsible for administering the Neighborhood Stabilization Program. \$78,000 in NSP funds will be used to support this work. DPD staff have completed the environmental review process, worked with MVHP on outreach and marketing efforts, and developed loan agreement documents. Administrative funds will begin to be drawn in the second quarter.

**Performance Measures**

**No Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources



|                                 |  |
|---------------------------------|--|
| <b>Grantee Activity Number:</b> | <b>NSP1/00012/4C - MHIC Housing Rehab over 50%</b> |
| <b>Activity Title:</b>          | <b>MHIC NSLF</b>                                   |

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-2

**Project Title:**

Acquisition and Rehabilitation

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

MA Housing Investment Corp. (MHIC)

| Overall                                 | Jul 1 thru Sep 30, 2009 | To Date        |
|---|-------------------------|----------------|
| Total Projected Budget from All Sources | N/A                     | \$5,000,000.00 |
| Total CDBG Program Funds Budgeted       | N/A                     | \$5,000,000.00 |
| Program Funds Drawdown                  | \$0.00                  | \$0.00         |
| Obligated CDBG DR Funds                 | \$5,000,000.00          | \$5,000,000.00 |
| Expended CDBG DR Funds                  | \$0.00                  | \$0.00         |
| Match Contributed                       | \$0.00                  | \$0.00         |
| Program Income Received                 | \$0.00                  | \$0.00         |
| Program Income Drawdown                 | \$0.00                  | \$0.00         |

**Activity Description:**

Developer acquisition, rehabilitation, and resale of NSP-eligible properties to eligible households in NSP-eligible communities

**Location Description:**

Eligible NSP communities

**Activity Progress Narrative:**

The MHIC Neighborhood Stabilization Loan Fund has approved funding requests for 18 projects containing 49 units. As of September 30, 2009, loan funds were disbursed to acquire 12 of those buildings containing 35 units. Subsidies for these 49 units include NSP, as well as HOME and HSF funds being provided directly by DHCD. To date, \$1,769,258 in NSP funds have been set aside for 9 of the approved projects with 19 units. Funds will be formally committed after final construction costs have been determined. No NSP funds were used to acquire the properties, and no NSP funds have been drawn down or disbursed for other uses.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |        |
|--------------------|--------------------|-----|-------|------------------------------------|-----|--------|
|                    | Low                | Mod | Total | Low                                | Mod | Total  |
| # of housing units | 0                  | 0   | 17    | 0/0                                | 0/0 | 17/100 |

**Activity Locations**

| Address            | City        | State | Zip   |
|--------------------|-------------|-------|-------|
| 4-6 Nelson St.     | Dorchester  | MA    | 02124 |
| 42-44 Woodbine St. | Boston      | MA    | 02125 |
| 70 Ashley St.      | Springfield | MA    | 01105 |
| 8 Elwyn St.        | Dorchester  | MA    | 02125 |

|                     |             |    |       |
|---------------------|-------------|----|-------|
| 98 Marlborough St.  | Chelsea     | NA | 02150 |
| 148 Marlborough St. | Chelsea     | NA | 02150 |
| 140 Eastern Ave.    | Worcester   | NA | 01605 |
| 37 Ridgewood St.    | Dorchester  | NA | 02125 |
| 34 Ashley St.       | Springfield | NA | 01105 |

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

| Other Funding Sources          | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found |        |
| Total Other Funding Sources    |        |

---

**Grantee Activity Number:** NSP1/00012/4C - MHIC Housing Rehab under 50%  
**Activity Title:** Acquisition & Rehab

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-2

**Project Title:**

Acquisition and Rehabilitation

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

MA Housing Investment Corp. (MHIC)

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |                |                |
|--|----------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A            | \$5,000,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A            | \$5,000,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00         | \$0.00         |
| <b>Obligated CDBG DR Funds</b>                 | \$5,000,000.00 | \$5,000,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00         | \$0.00         |
| <b>Match Contributed</b>                       | \$0.00         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00         | \$0.00         |

**Activity Description:**

developer acquisition, rehab, and rental to eligible households

**Location Description:**

**Activity Progress Narrative:**

The MHIC Neighborhood Stabilization Loan Fund has approved funding requests for 18 projects containing 49 units. As of September 30, 2009, loan funds were disbursed to acquire 12 of those buildings containing 35 units. Subsidies for these 49 units include NSP, as well as HOME and HSF funds being provided directly by DHCD. To date, \$1,769,258 in NSP funds have been set aside for 9 of the approved projects with 19 units. Funds will be formally committed after final construction costs have been determined. No NSP funds were used to acquire the properties, and no NSP funds have been drawn down or disbursed for other uses.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 12    | 0/0                                | 0/0 | 12/63 |

**Activity Locations**

| Address            | City        | State | Zip   |
|--------------------|-------------|-------|-------|
| 34 Ashley St.      | Springfield | MA    | 01105 |
| 70 Ashley St.      | Springfield | MA    | 01105 |
| 4-6 Nelson St.     | Dorchester  | MA    | 02124 |
| 140 Eastern Ave.   | Worcester   | MA    | 01605 |
| 98 Marlborough St. | Chelsea     | MA    | 02150 |

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00013/1 - MHP Acquisition

**Activity Title:** Acquisition

**Activity Category:**

Acquisition - general

**Project Number:**

MA NSP-2

**Projected Start Date:**

04/01/2009

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Acquisition and Rehabilitation

**Projected End Date:**

03/09/2013

**Responsible Organization:**

MA Housing Partnership (MHP)

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|   |        |              |
|---|--------|--------------|
| Total Projected Budget from All Sources | N/A    | \$750,000.00 |
| Total CDBG Program Funds Budgeted       | N/A    | \$750,000.00 |
| Program Funds Drawdown                  | \$0.00 | \$0.00       |
| Obligated CDBG DR Funds                 | \$0.00 | \$0.00       |
| Expended CDBG DR Funds                  | \$0.00 | \$0.00       |
| Match Contributed                       | \$0.00 | \$0.00       |
| Program Income Received                 | \$0.00 | \$0.00       |
| Program Income Drawdown                 | \$0.00 | \$0.00       |

**Activity Description:**

For acquisition only loans that qualify under the Soft Second NSP program.

**Location Description:**

**Activity Progress Narrative:**

No activity this quarter.

**Performance Measures**

|                    | This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod |       | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/15  |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00013/4C - MHP Housing Rehab under 50%

**Activity Title:** Rehabilitation

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-2

**Project Title:**

Acquisition and Rehabilitation

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

MA Housing Partnership (MHP)

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$937,500.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$937,500.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$937,500.00 | \$937,500.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

rehabilitation to benefit households at or below 50% AMI

**Location Description:**

eligible block groups

**Activity Progress Narrative:**

no activity this quarter

**Performance Measures**

|                    | This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod |       | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/46  |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00013/4C - MHP Housing Rehab.

**Activity Title:** MHP Soft Second

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-2

**Project Title:**

Acquisition and Rehabilitation

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

MA Housing Partnership (MHP)

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |                |                |
|--|----------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A            | \$2,062,500.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A            | \$2,062,500.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00         | \$0.00         |
| <b>Obligated CDBG DR Funds</b>                 | \$2,812,500.00 | \$2,812,500.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00         | \$0.00         |
| <b>Match Contributed</b>                       | \$0.00         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00         | \$0.00         |

**Activity Description:**

Rehabilitation assistance to eligible homebuyers in NSP-eligible communities

**Location Description:**

NSP eligible communities

**Activity Progress Narrative:**

As of September 30th, 2009, MHP received nine reservation applications for NSP acquisition financing. Of these, two were ineligible and six have not yet been approved. The remaining reservation has been approved; however the underwriting of the loan was not completed prior to the quarter end. All activity has been in the following communities: Boston, Chelsea and Everett.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/100 |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

## Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00014/4C - New Bedford Housing Rehab.

**Activity Title:** Acquisition & Rehabilitation

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of New Bedford

### Overall

### Jul 1 thru Sep 30, 2009

### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$685,005.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$685,005.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$535,000.00 | \$535,000.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

### Activity Description:

developer acquisition, rehab, & resale

### Location Description:

### Activity Progress Narrative:

Currently, the City is working with a local non-profit CHDO agency, Community Action for Better Housing Inc. (CABH) for redevelopment of a two family property located at 923 Pleasant St. The NSP eligibility requirement will be under Category E, redevelop demolished or vacant properties. Upon completion of required rehabilitation, the property will be sold through a lottery process to a first time home buyer to an income eligible household earning below 120% of AMI. CABH has acquired the property and is in the process of determining the scope of work and completing bid packages to obtain competitive bids.

### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/14  |

### Activity Locations

| Address | City | State | Zip |
|---------|------|-------|-----|
|---------|------|-------|-----|



## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00014/4C - New Bedford Rehab under 50%

**Activity Title:** Acquisition & Rehabilitation

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

City of New Bedford

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$250,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$250,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$250,000.00 | \$250,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

acquisition & rehabilitation to benefit households at or below 50% AMI

**Location Description:**

eligible block groups

**Activity Progress Narrative:**

The City has been conducting discussions with several non-profit agencies regarding potential permanent rental housing projects targeted for very low income population to ensure compliance with 25% rule.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/10  |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

|                                 |  |
|---------------------------------|--|
| <b>Grantee Activity Number:</b> | <b>NSP1/00014/9 - New Bedford Gen. Admin</b> |
| <b>Activity Title:</b>          | <b>New Bedford Gen. Admin</b>                |

**Activity Category:**

Administration

**Project Number:**

MA NSP-6

**Projected Start Date:**

04/21/2009

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

Administration and TA

**Projected End Date:**

03/09/2013

**Responsible Organization:**

City of New Bedford

| <b>Overall</b>                                 | <b>Jul 1 thru Sep 30, 2009</b> | <b>To Date</b> |
|--|--------------------------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A                            | \$64,995.00    |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A                            | \$64,995.00    |
| <b>Program Funds Drawdown</b>                  | \$0.00                         | \$0.00         |
| <b>Obligated CDBG DR Funds</b>                 | \$64,995.00                    | \$64,995.00    |
| <b>Expended CDBG DR Funds</b>                  | \$0.00                         | \$0.00         |
| <b>Match Contributed</b>                       | \$0.00                         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00                         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00                         | \$0.00         |

**Activity Description:**

Grant Administration

**Location Description:**

City of New Bedford

**Activity Progress Narrative:**

Environmental Review Process- The City of New Bedford completed its Environmental Review of the Neighborhood Stabilization Program and determined that the release of funds would not significantly affect the quality of the Environment and no Environmental Impact Statement was required. This was advertised in the Standard Times newspaper on 7/17/09 and no comments were received. The City received its Environmental Clearance letter on 9/21/09. The City has been conducting discussions with several non-profit agencies regarding potential rental housing projects. The City has been conducting discussions with several non-profit agencies regarding potential permanent rental housing projects targeted for very low income population to ensure compliance with 25% rule. The demolition of properties will be located in any of the three target areas. To date, the City has been reviewing properties in the Acushnet Heights target area for potential demolition projects.

**Performance Measures**

No Performance Measures found.

**Activity Locations**

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00015/1 - Boston Acquisition

**Activity Title:** Acquisition

**Activity Category:**

Acquisition - general

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Boston

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$250,000.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$250,000.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$250,000.00 | \$250,000.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

#### Activity Description:

Acquisition by developers, rehab with matching funds, resale to eligible households

#### Location Description:

#### Activity Progress Narrative:

no activity this quarter

#### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 2     | 0/0                                | 0/0 | 2/13  |

#### Activity Locations

| Address | City | State | Zip |
|---------|------|-------|-----|
|---------|------|-------|-----|

63 Standard Street

Dorchester

NA

02126

24 Marden Avenue, Unit 24

Dorchester

NA

02124

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00015/4C - Boston Housing Rehab

**Activity Title:** Acquisition & Rehab

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Boston

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |                |                |
|--|----------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A            | \$2,302,423.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A            | \$2,302,423.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00         | \$0.00         |
| <b>Obligated CDBG DR Funds</b>                 | \$2,302,423.00 | \$2,302,423.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00         | \$0.00         |
| <b>Match Contributed</b>                       | \$0.00         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00         | \$0.00         |

**Activity Description:**

NSP activities in accordance w/HUD-approved Plan

**Location Description:**

City of Boston

**Activity Progress Narrative:**

47 Alabama Street: A contractor was selected on September 14, 2009 after a bid process. Construction will begin in the next quarter.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 1     | 0/0                                | 0/0 | 1/100 |

**Activity Locations**

| Address           | City     | State | Zip   |
|-------------------|----------|-------|-------|
| 47 Alabama Street | Mattapan | NA    | 02126 |

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00015/4C - Boston Housing Rehab Under 50%

**Activity Title:** rehabilitation

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

City of Boston

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |                |                |
|--|----------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A            | \$1,005,125.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A            | \$1,005,125.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00         | \$0.00         |
| <b>Obligated CDBG DR Funds</b>                 | \$1,005,125.00 | \$1,005,125.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00         | \$0.00         |
| <b>Match Contributed</b>                       | \$0.00         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00         | \$0.00         |

**Activity Description:**

acquisition and rehabilitation

**Location Description:**

eligible block groups

**Activity Progress Narrative:**

No activity this quarter.

**Performance Measures**

|                    | This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod |       | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/12  |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00015/4D - Boston Housing Counseling

**Activity Title:** Housing Counseling

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Boston

### Overall

### Jul 1 thru Sep 30, 2009

### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$146,500.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$146,500.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$146,500.00 | \$146,500.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

### Activity Description:

housing counseling for homebuyers

### Location Description:

### Activity Progress Narrative:

no activity this quarter

### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/0   |

### Activity Locations

No Activity Locations found.



## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00015/7 - Boston landbanking

**Activity Title:** Landbanking

**Activity Category:**

Land Banking - Acquisition (NSP Only)

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Boston

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$125,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$125,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$125,000.00 | \$125,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

land banking

**Location Description:**

**Activity Progress Narrative:**

no activity this quarter

**Performance Measures**

|                 | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|-----------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                 | Low                | Mod | Total | Low                                | Mod | Total |
| # of Properties | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/1   |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00015/9 - Boston Gen. Admin

**Activity Title:** Boston Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

City of Boston

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$191,452.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$191,452.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$191,452.00 | \$191,452.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

**Activity Description:**

NSP activities in accordance w/HUD-approved Plan

**Location Description:**

City of Boston

**Activity Progress Narrative:**

No activity to report for this quarter. Salaries should be drawn beginning the next quarter.

**Performance Measures**

No Performance Measures found.

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00016/4B - Lynn Redev

**Activity Title:** Redevelopment

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

04/21/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Lynn

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |        |              |
|--|--------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A    | \$240,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A    | \$240,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00 | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$0.00 | \$0.00       |
| <b>Expended CDBG DR Funds</b>                  | \$0.00 | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00 | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00 | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00 | \$0.00       |

**Activity Description:**

Redevelopment projects located at 160 Essex Street, 63 Jackson Street and 46 Jackson Street. All three projects will benefit low-moderate income.

**Location Description:**

160 Essex Street, 63 Jackson Street and 46 Jackson Street.

**Activity Progress Narrative:**

MHIC construction consultant has been engaged to review construction scopes of work, budgets, and contracts. Environmental Review (Tier 2) is being completed by local community development officials for all projects. Copies of the ER checklist are obtained by MHIC prior to awarding funds.

**Performance Measures**

No Performance Measures found.

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

|                                 |   |
|---------------------------------|---|
| <b>Grantee Activity Number:</b> | <b>NSP1/00016/4C - Lynn Housing Rehab</b>   |
| <b>Activity Title:</b>          | <b>developer acquisition, rehab, resale</b> |

**Activity Category:**  
Rehabilitation/reconstruction of residential structures

**Activity Status:**  
Under Way

**Project Number:**  
MA NSP-1

**Project Title:**  
Direct Assistance to Communities

**Projected Start Date:**  
07/20/2009

**Projected End Date:**  
03/09/2013

**National Objective:**  
NSP Only - LMMI

**Responsible Organization:**  
City of Lynn

| Overall                                 | Jul 1 thru Sep 30, 2009 | To Date      |
|---|-------------------------|--------------|
| Total Projected Budget from All Sources | N/A                     | \$239,500.00 |
| Total CDBG Program Funds Budgeted       | N/A                     | \$239,500.00 |
| Program Funds Drawdown                  | \$0.00                  | \$0.00       |
| Obligated CDBG DR Funds                 | \$479,500.00            | \$479,500.00 |
| Expended CDBG DR Funds                  | \$0.00                  | \$0.00       |
| Match Contributed                       | \$0.00                  | \$0.00       |
| Program Income Received                 | \$0.00                  | \$0.00       |
| Program Income Drawdown                 | \$0.00                  | \$0.00       |

### Activity Description:

developer acquisition, rehab, & resale or rental to eligible households

### Location Description:

### Activity Progress Narrative:

REHABILITATION PROGRAM STATUS: Program guidelines have been established, flyers have been distributed and projects have been identified. One project has been identified for the Non-profit Acquisition & Rehabilitation For Homeownership Program, one project for Non-profit Acquisition & Rehabilitation For Rental Program and two homeowners have been identified to partake in the Neighborhood Rehabilitation Program. Our goal is for these projects to be complete before the end of next quarter. No projects have closed using NSP Funds as of September 30, 2009.

### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 3     | 0/0                                | 0/0 | 3/8   |

### Activity Locations

| Address          | City | State | Zip   |
|------------------|------|-------|-------|
| 57 Hamilton Ave. | Lynn | NA    | 01902 |
| 38 Colburn St.   | Lynn | NA    | 01902 |
| 82 Jefferson St. | Lynn | NA    | 01902 |

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

|                                 |   |
|---------------------------------|---|
| <b>Grantee Activity Number:</b> | <b>NSP1/00016/4C - Lynn Housing Rehab Under 50%</b> |
| <b>Activity Title:</b>          | <b>Acquisition &amp; Rehab</b>                      |

#### Activity Category:

Rehabilitation/reconstruction of residential structures

#### Activity Status:

Under Way

#### Project Number:

MA NSP-1

#### Project Title:

Direct Assistance to Communities

#### Projected Start Date:

07/20/2009

#### Projected End Date:

03/09/2013

#### National Objective:

NSP Only - LH - 25% Set-Aside

#### Responsible Organization:

City of Lynn

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$175,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$175,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$175,000.00 | \$175,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

#### Activity Description:

acquisition & rehabilitation

#### Location Description:

eligible block groups

#### Activity Progress Narrative:

REHABILITATION PROGRAM STATUS: Program guidelines have been established, flyers have been distributed and projects have been identified. One project has been identified for Non-profit Acquisition & Rehabilitation For Rental Program. Our goal is for this project to be complete before the end of next quarter.

#### Performance Measures

|                    | This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod |       | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/4   |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00016/9 - Lynn Gen. Admin

**Activity Title:** Lynn Gen. Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/21/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

City of Lynn

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

**Total Projected Budget from All Sources**

N/A

\$45,500.00

**Total CDBG Program Funds Budgeted**

N/A

\$45,500.00

**Program Funds Drawdown**

\$0.00

\$0.00

**Obligated CDBG DR Funds**

\$45,500.00

\$45,500.00

**Expended CDBG DR Funds**

\$0.00

\$0.00

**Match Contributed**

\$0.00

\$0.00

**Program Income Received**

\$0.00

\$0.00

**Program Income Drawdown**

\$0.00

\$0.00

**Activity Description:**

Grant Management

**Location Description:**

City of Lynn

**Activity Progress Narrative:**

ENVIRONMENTAL REVIEW: The City of Lynn issued a public advertisement which appeared in the Item (newspaper) on Thursday, July 30, 2009. A copy of the public advertisement, Request For Release of Funds, and Environmental Review Record was sent to the Department of Housing and Community Development (DHCD) on Tuesday, August 18, 2009. The Environmental Review for the NSP Program was reviewed and approved by DHCD on September 5, 2009.

>STAFFING: The Lynn Housing Authority & Neighborhood Development (LHAND) acting on behalf of the City of Lynn has and will continue to use existing staff.

**Performance Measures**

**No Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**



## Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00017/4C - Framingham Housing Rehab

**Activity Title:** Acquisition & Rehabilitation

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Town of Framingham

### Overall

### Jul 1 thru Sep 30, 2009

### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$429,500.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$429,500.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$479,500.00 | \$479,500.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

### Activity Description:

acquisition by developers, rehabilitation, mortgage subsidy

### Location Description:

### Activity Progress Narrative:

1 - 71 Alexander Street, seller accepted offer of \$175,000.00. Appraisal was completed, property appraised at \$180,000.00. Purchase and sales agreement in process.

>2 - 51 Highland Street. Seller accepted initial offer of \$200,000.00.

### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 2     | 0/0                                | 0/0 | 2/10  |

### Activity Locations

| Address             | City       | State | Zip    |
|---------------------|------------|-------|--------|
| 51 Highland Street  | Framingham | MA    | 01702- |
| 71 Alexander Street | Framingham | MA    | 01702- |

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00017/4C - Framingham Housing Rehab under 50%

**Activity Title:** Acquisition & Rehabilitation

#### Activity Category:

Rehabilitation/reconstruction of residential structures

#### Activity Status:

Under Way

#### Project Number:

MA NSP-1

#### Project Title:

Direct Assistance to Communities

#### Projected Start Date:

07/20/2009

#### Projected End Date:

03/09/2013

#### National Objective:

NSP Only - LH - 25% Set-Aside

#### Responsible Organization:

Town of Framingham

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$175,000.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$175,000.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$175,000.00 | \$175,000.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

#### Activity Description:

acquisition & rehabilitation to benefit households at or below 50% AMI

#### Location Description:

eligible block groups

#### Activity Progress Narrative:

no activity this quarter

#### Performance Measures

|                    | This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod |       | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/5   |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00017/4D - Framingham Housing Counseling  
**Activity Title:** Housing Counseling

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Town of Framingham

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |        |             |
|--|--------|-------------|
| <b>Total Projected Budget from All Sources</b> | N/A    | \$50,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A    | \$50,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00 | \$0.00      |
| <b>Obligated CDBG DR Funds</b>                 | \$0.00 | \$0.00      |
| <b>Expended CDBG DR Funds</b>                  | \$0.00 | \$0.00      |
| <b>Match Contributed</b>                       | \$0.00 | \$0.00      |
| <b>Program Income Received</b>                 | \$0.00 | \$0.00      |
| <b>Program Income Drawdown</b>                 | \$0.00 | \$0.00      |

**Activity Description:**

Housing Counseling for homebuyers

**Location Description:**

N/A

**Activity Progress Narrative:**

As of September 30th, 2009, MHP has successfully partnered with the Cities of Lawrence and Worcester to act as local program administrators for rehabilitation loans in Lawrence and Worcester respectively.

**Performance Measures**

No Performance Measures found.

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00017/9 - Framingham Gen. Admin

**Activity Title:** Framingham Gen. Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/21/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

Town of Framingham

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |             |             |
|--|-------------|-------------|
| <b>Total Projected Budget from All Sources</b> | N/A         | \$45,500.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A         | \$45,500.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00      | \$0.00      |
| <b>Obligated CDBG DR Funds</b>                 | \$45,500.00 | \$45,500.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00      | \$0.00      |
| <b>Match Contributed</b>                       | \$0.00      | \$0.00      |
| <b>Program Income Received</b>                 | \$0.00      | \$0.00      |
| <b>Program Income Drawdown</b>                 | \$0.00      | \$0.00      |

**Activity Description:**

Grant Administration

**Location Description:**

Town of Framingham

**Activity Progress Narrative:**

1. Grant administration and management is following the Town's NSP application. No issues to report.
2. Completed tier Environmental Review Record (ERR) of NSP use of funds for Acquisition, Rehab, and Resale on September 16, 2009. Found to be categorically excluded. Received DHCD/HUD Release of Funds. Completed ERR Locally for Administration (exempt) and Homebuyer assistance (categorically excluded, not subject to section 58.5) individual checklist will be performed on site.

**Performance Measures**

**No Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00018/4C - Mass Housing - Housing Rehab

**Activity Title:** MassHousing Rehab Loans

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-2

**Project Title:**

Acquisition and Rehabilitation

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

MassHousing (MHFA)

### Overall

### Jul 1 thru Sep 30, 2009

### To Date

|   |                |                |
|---|----------------|----------------|
| Total Projected Budget from All Sources | N/A            | \$3,750,000.00 |
| Total CDBG Program Funds Budgeted       | N/A            | \$3,750,000.00 |
| Program Funds Drawdown                  | \$0.00         | \$0.00         |
| Obligated CDBG DR Funds                 | \$3,750,000.00 | \$3,750,000.00 |
| Expended CDBG DR Funds                  | \$0.00         | \$0.00         |
| Match Contributed                       | \$0.00         | \$0.00         |
| Program Income Received                 | \$0.00         | \$0.00         |
| Program Income Drawdown                 | \$0.00         | \$0.00         |

### Activity Description:

Rehabilitation assistance to eligible homebuyers in NSP-eligible communities

### Location Description:

NSP eligible communities

### Activity Progress Narrative:

no activity this quarter

### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/100 |

### Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

|                                 |  |
|---------------------------------|--|
| <b>Grantee Activity Number:</b> | <b>NSP1/00019/4C - Marlborough Housing Rehab</b> |
| <b>Activity Title:</b>          | <b>Acquisition &amp; Rehabilitation</b>          |

#### Activity Category:

Rehabilitation/reconstruction of residential structures

#### Activity Status:

Under Way

#### Project Number:

MA NSP-1

#### Project Title:

Direct Assistance to Communities

#### Projected Start Date:

07/20/2009

#### Projected End Date:

03/09/2013

#### National Objective:

NSP Only - LMMI

#### Responsible Organization:

City of Marlborough

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$374,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$374,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$374,000.00 | \$374,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

#### Activity Description:

acquisition by Marlborough Community Development Authority, rehab, & resale to eligible households

#### Location Description:

#### Activity Progress Narrative:

The City looked at 12 properties and placed a bid on 1 property. Unfortunately the City lost that bid. Offers on 2 additional properties will be completed in the next quarter.

#### Performance Measures

|                    | This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod |       | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/5   |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---



**Grantee Activity Number:** NSP1/00019/9 - Marlborough Gen. Admin

**Activity Title:** General Admin

**Activity Category:**

Administration

**Project Number:**

MA NSP-6

**Projected Start Date:**

07/01/2009

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

Administration and TA

**Projected End Date:**

03/09/2013

**Responsible Organization:**

City of Marlborough

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|   |             |             |
|---|-------------|-------------|
| Total Projected Budget from All Sources | N/A         | \$26,000.00 |
| Total CDBG Program Funds Budgeted       | N/A         | \$26,000.00 |
| Program Funds Drawdown                  | \$0.00      | \$0.00      |
| Obligated CDBG DR Funds                 | \$26,000.00 | \$26,000.00 |
| Expended CDBG DR Funds                  | \$0.00      | \$0.00      |
| Match Contributed                       | \$0.00      | \$0.00      |
| Program Income Received                 | \$0.00      | \$0.00      |
| Program Income Drawdown                 | \$0.00      | \$0.00      |

**Activity Description:**

Grant Administration

**Location Description:**

City of Marlborough

**Activity Progress Narrative:**

The grant agreement with DHCD was executed. Special conditions and environmental review were cleared. The City has been closely monitoring foreclosures in the area, working with the board, CHAPA, local banks and fannie Mae.

**Performance Measures**

No Performance Measures found.

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00020/4C - Worcester Housing Rehab

**Activity Title:** Housing Rehab

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Worcester

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |                |                |
|--|----------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A            | \$1,673,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A            | \$1,673,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00         | \$0.00         |
| <b>Obligated CDBG DR Funds</b>                 | \$1,673,000.00 | \$1,673,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00         | \$0.00         |
| <b>Match Contributed</b>                       | \$0.00         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00         | \$0.00         |

**Activity Description:**

NSP activities in accordance w/HUD-approved Plan

**Location Description:**

City of Worcester

**Activity Progress Narrative:**

No funds obligated this quarter. A pipeline of existing projects has been created resulting in 5-7 projects expected to reach contract phase over the next quarter. Production is expected to increase exponentially. All initial outreach has been completed and new prospects are identified every day.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/50  |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

|                                 |  |
|---------------------------------|--|
| <b>Grantee Activity Number:</b> | <b>NSP1/00020/4C - Worcester Housing Rehab under 50%</b> |
| <b>Activity Title:</b>          | <b>Acquisition &amp; Rehabilitation</b>                  |

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

City of Worcester

| Overall                                 | Jul 1 thru Sep 30, 2009 | To Date      |
|---|-------------------------|--------------|
| Total Projected Budget from All Sources | N/A                     | \$597,500.00 |
| Total CDBG Program Funds Budgeted       | N/A                     | \$597,500.00 |
| Program Funds Drawdown                  | \$0.00                  | \$0.00       |
| Obligated CDBG DR Funds                 | \$597,500.00            | \$597,500.00 |
| Expended CDBG DR Funds                  | \$0.00                  | \$0.00       |
| Match Contributed                       | \$0.00                  | \$0.00       |
| Program Income Received                 | \$0.00                  | \$0.00       |
| Program Income Drawdown                 | \$0.00                  | \$0.00       |

**Activity Description:**

acquisition & rehabilitation to benefit households at or below 50% AMI

**Location Description:**

eligible block groups

**Activity Progress Narrative:**

No funds obligated this quarter. A pipeline of existing projects has been created resulting in 5-7 projects expected to reach contract phase over the next quarter. Production is expected to increase exponentially. All initial outreach has been completed and new prospects are identified every day.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/15  |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00020/9 - Worcester Gen. Admin

**Activity Title:** Worcester Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

City of Worcester

### Overall

### Jul 1 thru Sep 30, 2009

### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$119,500.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$119,500.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$119,500.00 | \$119,500.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

### Activity Description:

NSP activities in accordance w/HUD-approved Plan

### Location Description:

City of Worcester

### Activity Progress Narrative:

The Program is staffed by a full-time Program Manager and full-time Rehab Specialist. Over the quarter, additional staff has been added in the form of a Project Coordinator, who will be managing grant administrative duties and quarterly reporting requirements going forward. The program is now fully staffed bringing total staffing to 3.0 FTE. No funds have been expended under this activity over the quarter. Expenditures are being incurred and the City expects to begin to draw funds within the next 30 days.

### Performance Measures

No Performance Measures found.

### Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00021/2 - Springfield Demo

**Activity Title:** Demolition

**Activity Category:**

Clearance and Demolition

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Springfield

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$400,000.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$400,000.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$150,000.00 | \$150,000.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

#### Activity Description:

demolition of foreclosed/abandoned properties

#### Location Description:

#### Activity Progress Narrative:

The demolition of properties will be located in any of the three target areas. To date, the City has been reviewing properties in the Acushnet Heights target area for potential demolition projects.

#### Performance Measures

|                 | This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|-----------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                 | Low                | Mod |       | Low                                | Mod | Total |
| # of Properties | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/15  |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00021/4B - Springfield Redev

**Activity Title:** Redevelopment of vacant Bldgs

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

04/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Springfield

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |        |              |
|--|--------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A    | \$365,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A    | \$365,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00 | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$0.00 | \$0.00       |
| <b>Expended CDBG DR Funds</b>                  | \$0.00 | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00 | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00 | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00 | \$0.00       |

**Activity Description:**

Revelopment of vacant bldgs or lots

**Location Description:**

N/A

**Activity Progress Narrative:**

no activity this quarter

**Performance Measures**

No Performance Measures found.

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00021/4C - Springfield Housing Rehab

**Activity Title:** Housing Rehab.

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Springfield

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |                |                |
|--|----------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A            | \$235,000.00   |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A            | \$235,000.00   |
| <b>Program Funds Drawdown</b>                  | \$0.00         | \$0.00         |
| <b>Obligated CDBG DR Funds</b>                 | \$1,000,000.00 | \$1,000,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00         | \$0.00         |
| <b>Match Contributed</b>                       | \$0.00         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00         | \$0.00         |

**Activity Description:**

NSP activities in accordance w/HUD-approved Plan

**Location Description:**

City of Springfield

**Activity Progress Narrative:**

no activity this quarter

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/8   |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources



|                                 |  |
|---------------------------------|--|
| <b>Grantee Activity Number:</b> | <b>NSP1/00021/9 - Springfield Gen. Admin</b> |
| <b>Activity Title:</b>          | <b>Springfield Admin</b>                     |

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

City of Springfield

| <b>Overall</b>                                 | <b>Jul 1 thru Sep 30, 2009</b> | <b>To Date</b> |
|--|--------------------------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A                            | \$50,000.00    |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A                            | \$50,000.00    |
| <b>Program Funds Drawdown</b>                  | \$0.00                         | \$0.00         |
| <b>Obligated CDBG DR Funds</b>                 | \$50,000.00                    | \$50,000.00    |
| <b>Expended CDBG DR Funds</b>                  | \$0.00                         | \$0.00         |
| <b>Match Contributed</b>                       | \$0.00                         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00                         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00                         | \$0.00         |

**Activity Description:**

NSP activities in accordance w/HUD-approved Plan

**Location Description:**

City of Springfield

**Activity Progress Narrative:**

The Tier One environmental review is underway. Staff are in place to manage the program. The City completed a housing plan for the South End neighborhood and identified specific properties to target with NSP funds.

**Performance Measures**

**No Performance Measures found.**

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

| <b>Other Funding Sources</b>   | <b>Amount</b> |
|--------------------------------|---------------|
| No Other Funding Sources Found |               |
| Total Other Funding Sources    |               |

**Grantee Activity Number:** NSP1/00022/2 - Haverhill demo

**Activity Title:** Demolition

**Activity Category:**

Clearance and Demolition

**Project Number:**

MA NSP-1

**Projected Start Date:**

07/20/2009

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Direct Assistance to Communities

**Projected End Date:**

03/31/2013

**Responsible Organization:**

City of Haverhill

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$100,000.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$100,000.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$100,000.00 | \$100,000.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

**Activity Description:**

demolition of blighted properties

**Location Description:**

**Activity Progress Narrative:**

no activity this quarter

**Performance Measures**

|                 | This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|-----------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                 | Low                | Mod |       | Low                                | Mod | Total |
| # of Properties | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/2   |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

**Grantee Activity Number:** NSP1/00022/4C - Haverhill Housing Rehab

**Activity Title:** Acquisition & Rehabilitation

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

MA NSP-1

**Project Title:**

Direct Assistance to Communities

**Projected Start Date:**

07/20/2009

**Projected End Date:**

03/09/2013

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Haverhill

### Overall

### Jul 1 thru Sep 30, 2009

### To Date

|   |              |              |
|---|--------------|--------------|
| Total Projected Budget from All Sources | N/A          | \$554,500.00 |
| Total CDBG Program Funds Budgeted       | N/A          | \$554,500.00 |
| Program Funds Drawdown                  | \$0.00       | \$0.00       |
| Obligated CDBG DR Funds                 | \$554,500.00 | \$554,500.00 |
| Expended CDBG DR Funds                  | \$0.00       | \$0.00       |
| Match Contributed                       | \$0.00       | \$0.00       |
| Program Income Received                 | \$0.00       | \$0.00       |
| Program Income Drawdown                 | \$0.00       | \$0.00       |

### Activity Description:

developer acquisition, rehab, and rental/resale

### Location Description:

### Activity Progress Narrative:

no activity this quarter

### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/4   |

### Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

|                                 |  |
|---------------------------------|--|
| <b>Grantee Activity Number:</b> | <b>NSP1/00022/9 - Haverhill Gen. Admin</b> |
|---------------------------------|--|

|                        |                       |
|------------------------|-----------------------|
| <b>Activity Title:</b> | <b>Administration</b> |
|------------------------|-----------------------|

#### Activity Category:

Administration

#### Activity Status:

Under Way

#### Project Number:

MA NSP-6

#### Project Title:

Administration and TA

#### Projected Start Date:

04/01/2009

#### Projected End Date:

03/09/2013

#### National Objective:

N/A

#### Responsible Organization:

City of Haverhill

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

Total Projected Budget from All Sources

N/A

\$45,500.00

Total CDBG Program Funds Budgeted

N/A

\$45,500.00

Program Funds Drawdown

\$0.00

\$0.00

Obligated CDBG DR Funds

\$45,500.00

\$45,500.00

Expended CDBG DR Funds

\$0.00

\$0.00

Match Contributed

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Program Income Drawdown

\$0.00

\$0.00

#### Activity Description:

Grant Administration

#### Location Description:

City of Haverhill

#### Activity Progress Narrative:

The Tier One environmental review is underway. The City is working to identify potential projects and developers.

#### Performance Measures

No Performance Measures found.

#### Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

|                                 |  |
|---------------------------------|--|
| <b>Grantee Activity Number:</b> | <b>NSP1/00023/4C - Brockton Housing Rehab.</b> |
| <b>Activity Title:</b>          | <b>Housing Rehab.</b>                          |

#### Activity Category:

Rehabilitation/reconstruction of residential structures

#### Activity Status:

Under Way

#### Project Number:

MA NSP-1

#### Project Title:

Direct Assistance to Communities

#### Projected Start Date:

04/01/2009

#### Projected End Date:

03/09/2013

#### National Objective:

NSP Only - LMMI

#### Responsible Organization:

City of Brockton

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|  |                |                |
|--|----------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A            | \$987,383.00   |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A            | \$987,383.00   |
| <b>Program Funds Drawdown</b>                  | \$0.00         | \$0.00         |
| <b>Obligated CDBG DR Funds</b>                 | \$1,000,000.00 | \$1,000,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00         | \$0.00         |
| <b>Match Contributed</b>                       | \$0.00         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00         | \$0.00         |

#### Activity Description:

NSP activities in accordance w/HUD-approved Plan

#### Location Description:

City of Brockton

#### Activity Progress Narrative:

no activity this quarter

#### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/50  |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

---

|                                 |  |
|---------------------------------|--|
| <b>Grantee Activity Number:</b> | <b>NSP1/00023/4D - Brockton Housing Counseling</b> |
| <b>Activity Title:</b>          | <b>Housing Counseling</b>                          |

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

MA NSP-1

**Projected Start Date:**

07/01/2009

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Direct Assistance to Communities

**Projected End Date:**

03/09/2013

**Responsible Organization:**

City of Brockton

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |        |             |
|--|--------|-------------|
| <b>Total Projected Budget from All Sources</b> | N/A    | \$12,617.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A    | \$12,617.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00 | \$0.00      |
| <b>Obligated CDBG DR Funds</b>                 | \$0.00 | \$0.00      |
| <b>Expended CDBG DR Funds</b>                  | \$0.00 | \$0.00      |
| <b>Match Contributed</b>                       | \$0.00 | \$0.00      |
| <b>Program Income Received</b>                 | \$0.00 | \$0.00      |
| <b>Program Income Drawdown</b>                 | \$0.00 | \$0.00      |

**Activity Description:**

housing counseling for homebuyers

**Location Description:**

**Activity Progress Narrative:**

no activity this quarter

**Performance Measures**

|                    | This Report Period |     | Total | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod |       | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/0   |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00023/9 - Brockton Gen. Admin

**Activity Title:** Brockton Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

MA NSP-6

**Project Title:**

Administration and TA

**Projected Start Date:**

04/01/2009

**Projected End Date:**

03/09/2013

**National Objective:**

N/A

**Responsible Organization:**

City of Brockton

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

Total Projected Budget from All Sources

N/A

\$50,000.00

Total CDBG Program Funds Budgeted

N/A

\$50,000.00

Program Funds Drawdown

\$0.00

\$0.00

Obligated CDBG DR Funds

\$50,000.00

\$50,000.00

Expended CDBG DR Funds

\$0.00

\$0.00

Match Contributed

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Program Income Drawdown

\$0.00

\$0.00

**Activity Description:**

NSP activities in accordance w/HUD-approved Plan

**Location Description:**

City of Brockton

**Activity Progress Narrative:**

The City's consultant organizations prepared the Tier 1 environmental review, initiated contracts with developers, completed required plans and certifications, and began training non-profit implementing agencies.

**Performance Measures**

No Performance Measures found.

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources



**Grantee Activity Number:** NSP1/00025/2 - Chelsea Demo

**Activity Title:** Demolition

**Activity Category:**

Clearance and Demolition

**Project Number:**

MA NSP-4

**Projected Start Date:**

07/20/2009

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Strategic Demolition

**Projected End Date:**

03/09/2013

**Responsible Organization:**

City of Chelsea

**Overall**

**Jul 1 thru Sep 30, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$196,875.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$196,875.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Obligated CDBG DR Funds</b>                 | \$272,000.00 | \$272,000.00 |
| <b>Expended CDBG DR Funds</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

Clearance/Demolition

**Location Description:**

Eligible block groups

**Activity Progress Narrative:**

The City will utilize \$222,000 in NSP funds to assist homebuyers with downpayment assistance and rehabilitation expenses of foreclosed homes in Lowell. Rehabilitation activities will include work to bring properties into compliance with local and state building codes and make some energy efficiency improvements.

To date the marketing and outreach of this program is underway. Interest in the program has been slow but the City intends to speak with communities that are seeing success with their programs to determine what improvements could be made to generate measurable accomplishments going forward.

**Performance Measures**

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/2   |

**Activity Locations**

No Activity Locations found.

**Other Funding Sources Budgeted - Detail**

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

**Grantee Activity Number:** NSP1/00026/2 Everett Demo

**Activity Title:** Demolition

**Activity Category:**

Clearance and Demolition

**Project Number:**

MA NSP-4

**Projected Start Date:**

02/10/2010

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Strategic Demolition

**Projected End Date:**

03/09/2013

**Responsible Organization:**

City of Everett

### Overall

### Jul 1 thru Sep 30, 2009

### To Date

|   |        |             |
|---|--------|-------------|
| Total Projected Budget from All Sources | N/A    | \$26,300.00 |
| Total CDBG Program Funds Budgeted       | N/A    | \$26,300.00 |
| Program Funds Drawdown                  | \$0.00 | \$0.00      |
| Obligated CDBG DR Funds                 | \$0.00 | \$0.00      |
| Expended CDBG DR Funds                  | \$0.00 | \$0.00      |
| Match Contributed                       | \$0.00 | \$0.00      |
| Program Income Received                 | \$0.00 | \$0.00      |
| Program Income Drawdown                 | \$0.00 | \$0.00      |

### Activity Description:

Clearance/Demolition

### Location Description:

Eligible block group

### Activity Progress Narrative:

\$50,000 has been allocated via a grant agreement to the Merrimack Valley Housing Partnership to assist with marketing and outreach of the City's NSP First Time Homebuyer Program. MVHP is also responsible for providing pre-purchase counseling to eligible homebuyers and to assist with the closing process. No households were directly assisted during the first quarter and no funds were spent.

### Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|
|                    | Low                | Mod | Total | Low                                | Mod | Total |
| # of housing units | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/2   |

### Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

|                                 |                             |
|---------------------------------|-----------------------------|
| <b>Grantee Activity Number:</b> | <b>NSP1/9 - MA State</b>    |
| <b>Activity Title:</b>          | <b>State administration</b> |

#### Activity Category:

Administration

#### Activity Status:

Under Way

#### Project Number:

MA NSP-6

#### Project Title:

Administration and TA

#### Projected Start Date:

12/01/2008

#### Projected End Date:

03/31/2013

#### National Objective:

N/A

#### Responsible Organization:

MA DHCD

#### Overall

#### Jul 1 thru Sep 30, 2009

#### To Date

|  |                |                |
|--|----------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A            | \$3,207,381.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A            | \$3,207,381.00 |
| <b>Program Funds Drawdown</b>                  | \$101,224.79   | \$101,224.79   |
| <b>Obligated CDBG DR Funds</b>                 | \$3,045,908.00 | \$3,045,908.00 |
| <b>Expended CDBG DR Funds</b>                  | \$272,504.39   | \$272,504.39   |
| <b>Match Contributed</b>                       | \$0.00         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00         | \$0.00         |

#### Activity Description:

General administration

#### Location Description:

MA Department of Housing and Community Development

#### Activity Progress Narrative:

The Quarterly Progress/Expenditure Report covers all activities related to the project and lists all costs incurred. Grantees provided complete and adequate response to all the questions. The expenses listed were supported by appropriate documentation with a clear explanation of the purpose and relevance of each expense to the project. Expenses reflect the proportionate share allocated to CHAPA, AGO, and MHP.

Receivership activities underway:

Springfield: MHP awarded \$12,000 of NSP funds to the city of Springfield to support the work of a legal intern in the city's code enforcement/legal division. The interns have:

1. researched and identified over 235 properties that have had notices of intent to foreclose filed in the last 12 months.
2. Prepared petitions and motions for the city to board and secure for 30 separate addresses. The 30 properties are being reviewed as potential receivership candidates.
3. Assisted in the filing of 5 motions to appoint a receiver.

Training: MHP awarded training funds to Worcester Community Housing Resources to provide TA to NSP communities on

receivership. WCHR is developing a training curriculum for the next series of receivership trainings. Next session is scheduled for November for southeastern MA.

During the period of July 1 to September 30, 2009, the Attorney General's Abandoned Housing Initiative has been aggressively pursuing abandoned and foreclosed properties, as identified by HUD through the following activities:

- Outreach to 17 NSP Municipalities;
- Met with and developed new relationships in 6 NSP Municipalities;
- Researched the viability of 68 different NSP eligible properties in 8 NSP Municipalities;
- Viewed 48 different NSP eligible properties in 10 NSP Municipalities;
- Met with and developed relationships with 10 viable receivers;
- Co-hosted 1 training for potential receivers in the Merrimack Valley and Massachusetts North Shore;
- Begun planning and development of training for potential receivers in Boston South Suburbs and Massachusetts South Shore;
- Case development begun on 26 different properties in 12 NSP Municipalities;
- 3 cases coming to fruition;
- 2 involve property owners or banks taking responsibility to the municipality's satisfaction,
- 1 involves the bank turning the title of the property over to the municipality for use by the local housing authority, settlement still being worked out,

• Conversations with Deutsche Bank to discuss all Deutsche owned or controlled NSP eligible properties in Massachusetts. In all, since receiving NSP funding, the AGO has offered the program to 38 of the 39 Massachusetts NSP communities (Boston excluded).

- 7 of the 38 declined the services of the Abandoned Housing Initiative;
- 7 of the 38 expressed interest, but we have been unable to develop a working relationship with;
- We made numerous attempts to contact 6 of the 38 with no response.

## Performance Measures

**No Performance Measures found.**

## Activity Locations

**No Activity Locations found.**

## Other Funding Sources Budgeted - Detail

**No Other Match Funding Sources Found**

### Other Funding Sources

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

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