

Grantee: State of Massachusetts

Grant: B-08-DN-25-0001

October 1, 2009 thru December 31, 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

QPR Contact:

Alison Haight

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

(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). 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.

Boston links:

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

Springfield links:

http://www.springfieldcityhall.com/planning/index.php?id=dept_cd
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.

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., ≤ 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., ≤ 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 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

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., ≤ 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., ≤ 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., ≤ 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 ≤ 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

 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.

 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.

 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.

 ommnt: 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.

 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.

 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

 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.

 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.

 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.

 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

 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.

 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.

 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.

 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.

 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

 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.

 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.

 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

 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.

 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.

 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.

 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

 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

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$37,306,380.00
Total CDBG Program Funds Budgeted	N/A	\$37,306,380.00
Program Funds Drawdown	\$591,491.00	\$692,715.79
Obligated CDBG DR Funds	\$1,285,354.00	\$36,967,757.00

Expended CDBG DR Funds	\$200,503.98	\$508,808.37
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	\$331,198.83
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

Overall Progress Narrative:

As of 12/09, approximately 84% of funds are committed, 30% of funds are obligated (5% toward 25% threshold), and 1% of funds are expended. A significant increase in the percent of obligated funds is expected in the first quarter of 2010. In the next quarter, DHCD will reassess the progress made by existing grantees and redistribute funds as necessary. Staff will continue to solicit interest in housing development funds, which have been difficult to match to specific projects.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
MA NSP-1, Direct Assistance to Communities	\$342,109.54	\$14,644,553.00	\$342,109.54
MA NSP-2, Acquisition and Rehabilitation	\$19,407.42	\$17,500,000.00	\$19,407.42
MA NSP-3, Housing Development	\$0.00	\$4,301,518.00	\$0.00
MA NSP-4, Strategic Demolition	\$0.00	\$2,573,356.00	\$0.00
MA NSP-5, Landbanking	\$0.00	\$100,000.00	\$0.00
MA NSP-6, Administration and TA	\$229,974.04	\$4,346,603.00	\$331,198.83

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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$374,000.00
Total CDBG Program Funds Budgeted	N/A	\$374,000.00
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:

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

Location Description:

14 Uncle Willies Way Hyannis Town of Barnstable \$ 148,315 1 unit

Activity Progress Narrative:

The town of Barnstable and its partners reviewed 4 First Look properties; our partners actively searched for properties that meet the program guidelines and budget, BHA conducted a site and lead inspection of a foreclosed property at Linden St, town staff conducted a site visit of a foreclosed first look property at Uncle Willies Way which BHA will acquire 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	1/4

Activity Locations

Address	City	State	Zip
14 Uncle Willies Way	Hyannis	MA	02601

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

Oct 1 thru Dec 31, 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	\$0.00	\$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:

During the second quarter, the Town of Barnstable:

- >- executed a subrecipient contract with our partner Barnstable Housing Authority
- >- executed and submitted to DHCD NSP staff an AFHMP contract amendment
- >- submitted to DHCD for approval a rental acquisition AFHMP
- >- submitted to DHCD for approval a homeownership AFHMP
- >- submitted to DHCD NSP staff a program amendment to expand our NSP eligible area beyond the original two census blocks
- >- hosted a site visit from DHCD NSP staff
- >- town and partners reviewed 4 First Look Properties
- >- our partners BHA and HAC continued to actively search for properties that meet program guidelines and budget
- >- BHA conducted a site and lead inspection of a foreclosed property at Linden St.
- >- town staff conducted a site visit of foreclosed first look property at Uncle Willies, which will be acquired in the third quarter
- >- town staff is actively 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

Oct 1 thru Dec 31, 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	\$0.00	\$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 continued to implement the legal notification process under M.G.L. Chapter 143 for the demolition of abandoned and blighted properties throughout NSP-eligible census areas. The final notices and recording of pending demolition liens are expected to take place during January and early February. At the same time, the city will be conducting property inspections for the purpose of preparing biddable specifications for the demolition, including the assessment and abatement of any identified hazards such as asbestos containing materials. Once this process is completed and the city has obtained an environmental release of funds, we anticipate bidding all work and commencing the demolition. At this time, we are projecting a bid open in February/March and the commencement of demolition in March/April. All work is expected to be completed within 60 days of award or no later than June 30th.

>

Performance Measures

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

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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$157,000.00
Total CDBG Program Funds Budgeted	N/A	\$157,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$280,000.00
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 and rehabilitation

Location Description:

eligible block groups in Fitchburg
48 Plymouth St Fitchburg City of Fitchburg \$ 98,000 1 unit

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 provided initial approval to the Fitchburg Affordable Housing Corporation (FAHC) to acquire and rehabilitate two vacant foreclosed properties through the "First Look" program being administered by the Citizens Housing and Planning Association (CHAPA).

The first property, on 48 Plymouth Street is a single family property to be acquired and rehabilitated by FAHC for sale to an NSP eligible buyer. The required 15 year affordability period will be secured through a program mortgage and note which will contain a recapture provision. The city's housing and construction manager has inspected the property and prepared bid specifications to bring it into compliance with program standards. Project costs for both acquisition and rehabilitation are expected to be approximately \$165,000. FAHC closed on the property with its own funds during the reporting period and intends to request reimbursement under NSP in January.

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	1/10

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: NSP1/00009/4C-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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$263,000.00
Total CDBG Program Funds Budgeted	N/A	\$263,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$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
30 Summer St.FitchburgCity of Fitchburg \$ 213,000 3 units

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 February or March of 2010. It is anticipated that NSP funds may be used to acquire this property at foreclosure and that 3 units of affordable rental housing will be created. Of these, one or more may be restricted to households earning less than 50% of area median income.

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	3/10

Activity Locations

Address	City	State	Zip
30 Summer St.	Fitchburg	NA	01420-

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

Oct 1 thru Dec 31, 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

\$0.00

\$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 Fitchburg

Activity Progress Narrative:

Hiring/Procurement

No hiring or procurement was undertaken during the reporting period with respect to NSP funding. The City has an existing retainer contract for demolition services under which it will be issuing a notice to proceed for the preparation of plans and bid documents to carry out proposed demolition activities. This will occur upon receipt of a release of funds from DHCD (NSP) and when final building code enforcement (demolition) notices under M.G.L. Chapter 143 have been issued. At the time of this writing, the city is anticipating that both of these actions will occur in February, 2010.

Environmental Review

During the reporting period, the city obtained a "Release of Funds" from DHCD for the acquisition and rehabilitation of foreclosed homes with its NSP award. Also completed during the period was an Environmental Assessment for the proposed use of NSP demolition funding, with a resultant "Finding of No Significant Impact" (FONSI). The City will be publishing a Combined Notice (NOIRROF and FONSI) upon completion of the Section 106 historic review process with the Massachusetts State Historic Preservation Officer (SHPO) in late January/early February.

Extensions/Amendments/Revisions: No extensions, amendments, or revisions have been requested or received to date with respect to the city's NSP program.

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:

03/09/2013

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Lawrence

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$187,500.00
Total CDBG Program Funds Budgeted	N/A	\$187,500.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$37,500.00
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:

demolition of blighted property

Location Description:

Activity Progress Narrative:

Hiring/Procurement

No hiring or procurement was undertaken during the reporting period with respect to NSP funding. The City has an existing retainer contract for demolition services under which it will be issuing a notice to proceed for the preparation of plans and bid documents to carry out proposed demolition activities. This will occur upon receipt of a release of funds from DHCD (NSP) and when final building code enforcement (demolition) notices under M.G.L. Chapter 143 have been issued. At the time of this writing, the city is anticipating that both of these actions will occur in February, 2010.

Environmental Review

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Extensions/Amendments/Revisions: No extensions, amendments, or revisions have been requested or received to date with respect to the city's NSP program.

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 Housing Redev

Activity Title: Housing 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:

07/01/2009

Projected End Date:

03/09/2013

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Lawrence

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$934,000.37
Total CDBG Program Funds Budgeted	N/A	\$934,000.37
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$12,617.00	\$12,617.00
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 redevelopment

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 Households benefitting	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: NSP1/00010/4B - 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	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$300,000.00
Total CDBG Program Funds Budgeted	N/A	\$300,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$100,000.00	\$408,138.37
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:

Redevelopment of vacant land

Location Description:

17 Beacon StreetLawrenceCity of Lawrence \$ 100,325 2 units 219-225 Park StreetLawrenceCity of Lawrence \$ 100,325 2 units 66-70 Hancock StreetLawrenceCity of Lawrence \$ 100,325 2 units

Activity Progress Narrative:

Site Control of the Bread and Roses Housing, Inc. vacant lots attained on December 3, 2009. While NSP funds were not used toward the acquisition of the lots, an appraisal showed the non-profit organization purchased the three lots at an average discount of 75 percent of the appraised value. Committed \$100,000 to EA Fish Companies for the Saunders School Project to develop 16 units of special needs housing. The project consists of the adaptive reuse of an old school located at 243 South Broadway to provide permanent supportive housing to families coming out of the homeless shelter system with a household income at or below 50% AMI. The project also received a HOME commitment from the City and consideration in the Lawrence Continuum of Care 2009 McKinney-Vento Homeless Assistance Grant application.

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	6/16
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Activity Locations

Address	City	State	Zip
243 South Broadway	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	

Grantee Activity Number: NSP1/00010/4C - Lawrence 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:

03/30/2013

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Lawrence

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$200,000.00
Total CDBG Program Funds Budgeted	N/A	\$200,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	(\$100,000.00)	\$522,461.63
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:

downpayment assistance, rehab

Location Description:

166 Parker StLawrenceCity of Lawrence \$ 14,000 1 unit 243 South BroadwayLawrenceCity of
Lawrence \$ 100,000 2 units
34 Front StLawrenceCity of Lawrence \$ 14,000 units
8 Holton St, \$14,000
1 Steiner St, \$14,000

Activity Progress Narrative:

The City has accomplished the following during the second quarter:

1. Received 11 homebuyer assistance applications
 - >2. Five homebuyer assistance applicants presented offers on REO properties
 - >3. Two homebuyer assistance applicants received accepted offers
 - >4. Conducted 33 informational/intake meetings for the NSP Homebuyer Program
 - >5. Contacted 28 banks and lenders to obtain NSP approval
 - >6. Received NSP approval from one lender
 - >7. Awaiting responses from 6 lenders/banks
 - >8. Partnered with Fannie Mae to make their "First Look" inventory available to homebuyer assistance applicants
- The marketing plan carried out during the first quarter created and sustained demand for the program in the second quarter. Unfortunately the same hurdles were also carried over from the first quarter and additional hurdles were experienced. The demand for homebuyer resources continues to exceed the REO housing stock currently on the market. Progress was only attained when we partnered with Fannie Mae to provide a "First Look" to NSP Homebuyer Assistance applicants. The collaboration allowed 5 homebuyers to submit offers on Fannie Mae held properties with two offers receiving positive results. Nonetheless, after receiving the accepted offers, we learned from the only NSP approved lender the City was working with that they could not provide senior financing to multi-family properties. We are currently working with other lenders; including Fannie Mae approved lenders to find an affordable mortgage for one of the two homeowners. The second homeowner opted to withdraw her offer from the table. While the City modeled the NSP Homebuyer Assistance Program after its successful HOME First Time Homebuyer Program, it has not attained similar results due to market conditions and lender apprehension toward the NSP program. The City will continue to assess the market to determine the viability of the program

based on the timeline to expend funds.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	4	0/0	0/0	4/10

Activity Locations

Address	City	State	Zip
166 Parker St	Lawrence	NA	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	

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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$57,499.63
Total CDBG Program Funds Budgeted	N/A	\$57,499.63
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$153,900.00
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 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	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: NSP1/00010/9 - 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**Oct 1 thru Dec 31, 2009****To Date****Total Projected Budget from All Sources**

N/A

\$71,000.00

Total CDBG Program Funds Budgeted

N/A

\$71,000.00

Program Funds Drawdown

\$35,800.00

\$35,800.00

Obligated CDBG DR Funds

\$0.00

\$78,000.00

Expended CDBG DR Funds

\$0.00

\$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:

All contractors were hired as of the second quarter. The contract positions include a Housing Rehabilitation Specialist, Homebuyer Assistance Facilitator, Master Lead Paint Inspector/Risk Assessor, Appraiser and Counseling Agency. The City expended \$18,560.05 of general administration funds during the second quarter and \$5,886.82 in Homeowner Assistance Program project delivery costs.

The City completed its Tier 1 Environmental Review for the Demolition program. The legal notice was published on September 25, 2009 and a Tier 1 Environmental Release was received from DHCD on November 23, 2009. In addition to the Tier 1 review for the Demolition Program, two Tier 2 reviews were completed - Bread & Roses Housing projects located at 66-70 Hancock Street, 219-225 Park Street and 17 Beacon Street as well as the Saunders School project located at 243 South Broadway which was completed on December 14, 2009.

The City submitted another amendment request during the second quarter. The request to amend the budget by transferring \$100,000 from the rehabilitation line item to the unit development budget was approved by DHCD and allowed the City to commit these funds to the Saunders School Project. This project will create 16 units of permanent supportive housing to families residing in a shelter.

The marketing plan carried out during the first quarter created and sustained demand for the program in the second quarter. Unfortunately the same hurdles were also carried over from the first quarter and additional hurdles were experienced.

The demand for homebuyer resources continues to exceed the REO housing stock currently on the market. Progress was only attained when we partnered with Fannie Mae to provide a "First Look" to NSP Homebuyer Assistance applicants. The collaboration allowed 5 homebuyers to submit offers on Fannie Mae held properties with two offers receiving positive results. Nonetheless, after receiving the accepted offers, we learned from the only NSP approved lender the City was working with that they could not provide senior financing to multi-family properties. We are currently working with other lenders; including Fannie Mae approved lenders to find an affordable mortgage for one of the two homeowners. The second homeowner opted to withdraw her offer from the table. While the City modeled the NSP Homebuyer Assistance Program after its successful HOME First Time Homebuyer Program, it has not attained similar results due to market conditions and lender apprehension toward the NSP program. The City will continue to assess the market to determine the viability of the program based on the timeline to expend 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

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	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$822,000.00
Total CDBG Program Funds Budgeted	N/A	\$822,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	(\$300,000.00)	\$550,000.00
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:

redevelopment of Jackson St mill building and former fire station

Location Description:

165 Jackson St. Lowell City of Lowell \$ 250,000 11 units

Activity Progress Narrative:

The City has identified 2 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. An RFP for issued for the purchase and redevelopment of the property in late November 2009. The City is currently reviewing the qualifications of a private developer to pursue this project. The City anticipates completing a grant agreement for this project in late February. 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 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 agreement will be processed through MassDoc.

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	15/13

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 under 50%

Activity Title: rehab of foreclosed properties

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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$300,000.00
Total CDBG Program Funds Budgeted	N/A	\$300,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$300,000.00	\$300,000.00
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 and redevelopment of foreclosed properties that will be occupied by households at or below 50% AMI

Location Description:

eligible block groups
478-486 Moody StreetLowellCity of Lowell \$ 300,000

Activity Progress Narrative:

TBD Redevelopment Project: In December 2009 the City released a Notice of Funding Availability for \$300,000 in NSP 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. To date, no formal application for funds has been submitted, though there has been interest from both non-profit and for-profit developers.

>

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**Oct 1 thru Dec 31, 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	\$10,000.00	\$10,000.00
Obligated CDBG DR Funds	\$0.00	\$78,000.00
Expended CDBG DR Funds	\$10,000.00	\$10,000.00
City of Lowell	\$10,000.00	\$10,000.00
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 Lowell

Activity Progress Narrative:

There have been no staff changes regarding the administration of the NSP grant since the last quarterly report. Existing staff at the Division of Planning and Development have been assigned responsibilities of overseeing the Neighborhood Stabilization Program. The Senior Community Development Planner is the main point of contact with DHCD on the NSP grant and oversees the general use of funds; reviews project eligibility; and completes quarterly reports, environmental review processes, and other reporting requirements. The Housing Program Manager oversees the management of each NSP funded project, coordinates with contractors and developers to ensure timely completion of projects, and coordinates the First Time Homebuyer Program. The City has entered into a grant agreement with the Merrimack Valley Housing Partnership to provide pre-purchase counseling to NSP eligible homebuyers, conduct marketing and outreach for the program, and administer the closing process. Additional DPD staff have responsibilities that include drafting loan agreements for the use of NSP funds, overseeing the financial management of the grant and performing draw downs in the grant management system. In November 2009 the City received a Tier One Environmental Release for the Redevelopment of the Fourth Street Firehouse and Hamilton Crossing Project. A Release was also given to the City's Homebuyer Assistance Program. 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. Staff spent the

better half of the past quarter preparing the RFP for the Fourth Street Fire Station and meeting with prospective developers interested in the site. Time was also spent preparing a Notice of Funding Availability for \$300,000 in NSP funds that will be directed toward redevelopment projects that meet the requirement to spend 25% of our award on units that affordable at 50% AMI. Staff have provided technical assistance and guidance to developers interested in pursuing these 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

Grantee Activity Number: NSP1/00012/4C - MHIC Housing Rehab

Activity Title: MHIC NSLF

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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources

N/A

\$4,938,000.00

Total CDBG Program Funds Budgeted

N/A

\$4,938,000.00

Program Funds Drawdown

\$0.00

\$0.00

Obligated CDBG DR Funds

\$0.00

\$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 rental of NSP-eligible properties to eligible households in NSP-eligible communities

Location Description:

42-44 Woodbine Boston MA Housing Investment Corp. (MHIC) \$ 120,000 2 units 3 Clarkson St Dorchester MA
Housing Investment Corp. (MHIC) \$ 60,000 1 units 37 Ridgewood St. Dorchester MA Housing Investment
Corp. (MHIC) \$ 180,000 3 units 458 Quincy St Dorchester MA Housing Investment Corp. (MHIC) \$
180,000 3 units 11-15 Belmont Place Springfield MA Housing Investment Corp. (MHIC) \$ 168,800 3
units 66 Palmer St Springfield MA Housing Investment Corp. (MHIC) \$ 150,000 2 units

Activity Progress Narrative:

During this quarter, MHIC staff:

- Continued to review NSP loan applications.
 - Engaged a construction consultant to review scopes of work, project budgets, and contract documents for proposed NSP projects.
 - Engaged a consultant to conduct market studies of newly approved target neighborhoods in Brockton and Fitchburg.
 - Engaged an attorney to draft rental and homeownership subsidy documents. Homeownership loan documents have been completed. Rental documents are expected to be completed in January 2010.
- To date, 101 units have been acquired, 53 of which will utilize NSP subsidies. Although subsidies have not yet been committed to all 53 units, we estimate that these projects will utilize approximately \$4 million of NSP. MHIC expects to begin drawing down NSP subsidy funds in the first quarter of 2010.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	19	0/0	0/0	36/50

Activity Locations

Address	City	State	Zip
9 Burrell St	Dorchester	MA	02125
94 Topliff St	Dorchester	MA	02125
458 Quincy St	Dorchester	MA	02125
91 Coleman St	Dorchester	MA	02125
618 Dudley St	Dorchester	MA	02125
19 Ashley St	Springfield	MA	01105-
3 Clarkson St	Dorchester	MA	02125-

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	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$4,628,000.00
Total CDBG Program Funds Budgeted	N/A	\$4,628,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$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, rehab, and rental to eligible households

Location Description:

98 Marlborough St.ChelseaMA Housing Investment Corp. (MHIC) \$ 257,000 3 units 4-6 Nelson
 St.DorchesterMA Housing Investment Corp. (MHIC) \$ 207,000 3 units 618 Dudley StDorchesterMA Housing
 Investment Corp. (MHIC) \$ 270,000 4 units 8 Elwyn St.DorchesterMA Housing Investment Corp.
 (MHIC) \$ 207,000 3 units 9 Burrell StDorchesterMA Housing Investment Corp. (MHIC) \$ 180,000
 3 units 91 Coleman StDorchesterMA Housing Investment Corp. (MHIC) \$ 204,000 3 units 94 Topliff
 StDorchesterMA Housing Investment Corp. (MHIC) \$ 180,000 3 units 19 Ashley StSpringfieldMA Housing
 Investment Corp. (MHIC) \$ 120,000 2 units 34 Ashley St.SpringfieldMA Housing Investment Corp.
 (MHIC) \$ 120,000 2 units 70 Ashley St.SpringfieldMA Housing Investment Corp. (MHIC) \$ 120,000
 2 units 140 Eastern Ave.WorcesterMA Housing Investment Corp. (MHIC) \$ 434,000 7 units

Activity Progress Narrative:

During this quarter, MHIC staff:

- Continued to review NSP loan applications.
- Engaged a construction consultant to review scopes of work, project budgets, and contract documents for proposed NSP projects.
- Engaged a consultant to conduct market studies of newly approved target neighborhoods in Brockton and Fitchburg.
- Engaged an attorney to draft rental and homeownership subsidy documents. Homeownership loan documents have been completed. Rental documents are expected to be completed in January 2010.

To date, 101 units have been acquired, 53 of which will utilize NSP subsidies. Although subsidies have not yet been committed to all 53 units, we estimate that these projects will utilize approximately \$4 million of NSP. MHIC expects to begin drawing down NSP subsidy funds in the first quarter of 2010.

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	12/63

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: NSP1/00013/1 - MHP Acquisition

Activity Title: Acquisition

Activity Category:

Acquisition - general

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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources

N/A

\$135,000.00

Total CDBG Program Funds Budgeted

N/A

\$135,000.00

Program Funds Drawdown

\$5,407.42

\$5,407.42

Obligated CDBG DR Funds

\$750,000.00

\$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:

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

Location Description:

100 Morris StBostonMA Housing Partnership (MHP) \$ 9,832 1 unit 154 Washington StBostonMA Housing Partnership (MHP) \$ 10,113
1 unit 18 Leighton RdBostonMA Housing Partnership (MHP) \$ 1,670
1 unit 47 Alabama StBostonMA Housing Partnership (MHP) \$ 1,887 1 unit 15 Winborough StBostonMA Housing Partnership (MHP) \$ 1,733
1 unit 16 Radcliffe RdBostonMA Housing Partnership (MHP) \$ 1,676 1 unit 17 Arcadia StBostonMA Housing Partnership (MHP) \$ 11,611
1 unit 20 West Cottage StBostonMA Housing Partnership (MHP) \$ 1,862 1 unit 436 Adams StBostonMA Housing Partnership (MHP) \$ 12,019
1 unit 82-84 Ormond StBostonMA Housing Partnership (MHP) \$ 2,150 2 units 9 Rock TerraceBostonMA Housing Partnership (MHP) \$ 1,280
1 unit
76 Woodlawn StEverettMA Housing Partnership (MHP) \$ 2,030 1 unit 2 Fresh Pond Farm Rd.FalmouthMA Housing Partnership (MHP) \$ 12,650
1 unit
10 Ray St
LynnMA Housing Partnership (MHP) \$ 1,811 1 unit
28 Alaska St, Boston
113 Lonsdale St, Boston

Activity Progress Narrative:

As of December 31st, 2009, MHP processed (and requested drawdown&rsquo on) seven projects for NSP acquisition financing totaling \$35,700. In addition we funded \$14,000 in Program Delivery costs. In the pipeline there are fourteen reservations (totaling \$111,310.58 in rehab and acquisition financing) of which three projects have closed in January 2010.

Performance Measures

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

Activity Locations

Address	City	State	Zip
154 Washington St	Boston	NA	02121-
47 Alabama St	Boston	NA	02126-
63 Standard St	Boston	NA	02126-
18 Leighton Rd	Boston	NA	02136
2 Fresh Pond Farm Rd.	Falmouth	NA	02536
100 Morris St	Boston	NA	02128
33 LeMay St	Chicopee	NA	01013
76 Woodlawn St	Everett	NA	02149-

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

Oct 1 thru Dec 31, 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	\$0.00	\$937,500.00
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:

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			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	0	0/0	0/0	0/3

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**Oct 1 thru Dec 31, 2009****To Date**

Total Projected Budget from All Sources	N/A	\$300,000.00
Total CDBG Program Funds Budgeted	N/A	\$300,000.00
Program Funds Drawdown	\$14,000.00	\$14,000.00
Obligated CDBG DR Funds	(\$750,000.00)	\$2,062,500.00
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:

Rehabilitation assistance to eligible homebuyers in NSP-eligible communities

Location Description:

NSP eligible communities		
166 Parker StLawrenceMA Housing Partnership (MHP) \$	41,460	2 units
4 Ashton StWorcesterMA Housing Partnership (MHP) \$	37,350	2 units

Activity Progress Narrative:

As of December 31st, 2009, MHP has successfully partnered with the eight communities (Chicopee, Fitchburg, Haverhill, Lawrence, Leominster, Lynn, New Bedford and Worcester) to act as local program administrators. We expect to execute agreements with Brockton and Holyoke by the end of January.

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

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

Oct 1 thru Dec 31, 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	\$150,005.00	\$685,005.00
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:

923 Pleasant Street New Bedford City of New Bedford \$ 200,000 2 units 107 South Sixth St New Bedford City of New Bedford \$ 262,580 2 units

Activity Progress Narrative:

The City has continued to work with a local non-profit CHDO agency, Community Action for Better Housing Inc. (CABH) for the redevelopment of a two family property located at 923 Pleasant St., New Bedford. The NSP eligibility requirement will be under Category E, redevelop demolished or vacant properties. Upon completion of the 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 utilizing private financing and is in the process of finalizing their bid packages to obtain competitive bids for this project.

The City has also been working with another non-profit housing developer, The Resource Inc. (TRI) and they have identified several strategic properties within the amended NSP target area that have been previously foreclosed upon and are vacant. The first property is a two family home located at 107 South Sixth St., New Bedford. TRI has this property currently under agreement and TRI is in the process of putting together a rehabilitation budget, scope of work and bid packages to obtain contractor bids. TRI is proposing to redevelop this two family property under NSP eligibility Category E and plans to sell the property to an income eligible first time home buyer through a lottery process. This property is located in the same neighborhood as two other properties that TRI has acquired and is rehabilitating utilizing HOME funds. All of these homes will be sold through lotteries to eligible first time home buyers.

In addition, we are analyzing other potential properties in this same neighborhood to redevelop utilizing the same process. Another property had been identified by TRI as a potential project. TRI had an accepted offer on the property, but upon further analysis, we later determined that the investment of NSP funds that would be required for the rehabilitation of this two family home were far too excessive and therefore not feasible.

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	2/14

Activity Locations

Address	City	State	Zip
923 Pleasant St	New Bedford	NA	02740

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

Oct 1 thru Dec 31, 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	\$0.00	\$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 & rehabilitation to benefit households at or below 50% AMI

Location Description:

eligible block groups

Activity Progress Narrative:

The City has also been conducting discussions with several non-profit agencies regarding potential permanent rental housing projects targeted for the very low income population to ensure compliance with the 25% rule. A four (4) unit building was identified by TRI as a potential rental housing project, but an offer was presented to the Bank and was not accepted because the Bank accepted a higher cash offer from an investor. This scenario is one that the non profit developers are experiencing and are finding it difficult to compete with investors that are making no contingency cash offers and the non-profit agencies are being outbid.

The city is aggressively working with several non profit agencies to identify potential rental properties that comply with NSP guidelines and satisfy the 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

Grantee Activity Number: NSP1/00014/9 - New Bedford Gen. Admin

Activity Title: New Bedford 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 New Bedford

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources

N/A

\$64,995.00

Total CDBG Program Funds Budgeted

N/A

\$64,995.00

Program Funds Drawdown

\$0.00

\$0.00

Obligated CDBG DR Funds

\$0.00

\$64,995.00

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 New Bedford

Activity Progress Narrative:

The City of New Bedford requested and was approved for a program amendment in December, 2009 to modify our current NSP target areas to include two additional eligible census block groups that are located in the South Central neighborhood. These two contiguous census tracts have experienced a number of foreclosures over the past two years that has resulted in a great number of vacant properties and have had a detrimental impact on the neighborhood.

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	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$1,992,423.00
Total CDBG Program Funds Budgeted	N/A	\$1,992,423.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$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:

10 Cameron St. Boston City of Boston \$ 144,446	3 units	140 Harvard St. Boston City of Boston \$ 192,498
3 units 24 Alpine St Boston City of Boston \$ 199,080	1 units	26 Itasca St Boston City of Boston \$ 76,577
1 units 28 Alaska St Boston City of Boston \$ 143,550	1 units	28-30 Ashton St Boston City of Boston \$ 110,206
1 units 36-38 Fowler St Boston City of Boston \$ 103,726	2 units	
38-30 Hopkins St Boston City of Boston \$ 130,600	2 units	

Activity Progress Narrative:

During this quarter, two (2) buyers were approved for mortgage write-down assistance. 63 Standard Street and 24 Marden Avenue, Unit 24. However, neither property proved to be NSP-eligible and able to be closed. New buyers are anticipated to participate in the program in the next 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	2/25

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: NSP1/00015/1 - Boston Acquisition < 50%

Activity Title: Acquisition-General

Activity Category:

Acquisition - general

Project Number:

MA NSP-1

Projected Start Date:

07/20/2009

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Direct Assistance to Communities

Projected End Date:

03/09/2013

Responsible Organization:

City of Boston

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$765,125.00
Total CDBG Program Funds Budgeted	N/A	\$765,125.00
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:

Funds targeted for low income housing households

Location Description:

Activity Progress Narrative:

Other funds were identified to be used for counseling. This line item will be transferred into acquisition and rehab in the next quarter.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Households benefitting	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:	NSP1/00015/4C - 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	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$560,000.00
Total CDBG Program Funds Budgeted	N/A	\$560,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$2,302,423.00
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:

16 Radcliffe Rd Boston City of Boston \$ 62,000 1 units
 20 West Cottage St Boston City of Boston \$ 62,645 1 units
 9 Rock Terrace Boston City of Boston \$ 52,683 1 units
 28 Alaska St Boston City of Boston \$ 58,324 1 unit
 17 Arcadia St Boston City of Boston \$ 62,000 1 units
 94 Topliff St Boston City of Boston \$ 142,806 3 units
 47 Alabama Street Mattapan City of Boston \$ 54,000 1 units

Activity Progress Narrative:

DND's homeowner services division provided funds for three (3) new owners under the cash-to fix program to assist buyers of foreclosed properties in rehabilitation. These were: 82-84 Ormond Street, 16 Radcliffe Road, and 9 Rock Terrace. The construction phase is expected to begin in the next quarter. In addition, 47 Alabama Street which was approved during the quarter ending 9/30/2009 is nearing the end of the construction period. 37 Ridgewood Street has begun rehab and is approximately 20% complete. It is anticipated that it will be complete in late 2010.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	5	0/0	0/0	6/25

Activity Locations

Address	City	State	Zip
20 West Cottage St	Boston	NA	02125
16 Radcliffe Rd	Boston	NA	02126-
82-84 Ormond St	Boston	NA	02126
9 Rock Terrace	Boston	NA	02121-

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

Oct 1 thru Dec 31, 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	\$0.00	\$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:

This activity had no projects for this quarter.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Households benefitting	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

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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$125,000.00
Total CDBG Program Funds Budgeted	N/A	\$125,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$125,000.00
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:

land banking

Location Description:

10 Cameron St.BostonCity of Boston \$ 1 unit	10,875	1 unit 24 Alpine StBostonCity of Boston \$	1,400
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Activity Progress Narrative:

No projects have been identified yet for this activity.

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

Oct 1 thru Dec 31, 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

\$0.00

\$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:

The City's Dept of Neighborhood Development continues to manage NSP activities and expects to begin drawing administrative funds during 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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$240,000.00
Total CDBG Program Funds Budgeted	N/A	\$240,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$240,000.00	\$240,000.00
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:

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

Location Description:

46 Jackson St.LynnCity of Lynn \$	80,000	2 units	160 Essex St.LynnCity of Lynn \$	80,000	1
units					
63 Jackson St.LynnCity of Lynn \$	80,000	1 unit			

Activity Progress Narrative:

The following projects are in process under line 4B Unit Development / Creation:

160 Essex Street: This property has been certified as vacant. Contracts are currently under review by both parties.

63 Jackson Street: This property was a foreclosed property, purchased through the CHAPA First-Look Program. Plans and specifications are being finalized for this project.

46 Jackson Street: This property has been certified as a vacant property. Contract documents are currently under review by both parties.

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: NSP1/00016/4C - Lynn Housing Rehab

Activity Title: developer acquisition, rehab, resale

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

Oct 1 thru Dec 31, 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	(\$240,000.00)	\$239,500.00
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:

30 Herbert St.LynnCity of Lynn \$ 30,000 1 units

Activity Progress Narrative:

The following projects are in process under line 4C Rehabilitation Loans / Grants:

82 Jefferson Street: Single family foreclosed property. LHAND is currently working with the homeowner to obtain estimates before entering into an agreement.

38 Coburn Street: LHAND is working with homeowner to close on this vacant property. Currently the homeowner has encountered title issues.

57 Hamilton Street: Vacant single family home. LHAND is currently working with the homeowner to obtain estimates before entering into an agreement.

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	3/4

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: NSP1/00016/4C - Lynn Housing Rehab Under 50%

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:

07/20/2009

Projected End Date:

03/09/2013

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

City of Lynn

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$475,000.00
Total CDBG Program Funds Budgeted	N/A	\$475,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$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

Location Description:

42 Chatham St.LynnCity of Lynn \$ 230,000 2 units

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

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

Oct 1 thru Dec 31, 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

\$0.00

\$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:

A Tier II environmental review has been completed for the following projects: 160 Essex Street, 63 Jackson Street, & 46 Jackson Street.

AMENDMENTS: The City of Lynn has submitted two amendments for NSP during the second quarter. An amendment requesting the move \$240,000 from line item 4C Rehabilitation Loans / Grants in order to create a new line item under 4B Unit Development / Creation was generated on 11/6/2009 and was submitted in GMS on 12/4/2009. A second amendment requesting to expand the target areas/ eligible census tracts and blocks to include all 39 listed in NSP (Attachment I) was generated on 12/22/2009 and was submitted in GMS on 12/22/2009.

Total costs incurred during second quarter = \$4,687.79. The costs were incurred during the second quarter. However, the claim will be submitted during the third 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: NSP1/00017/4C - 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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$862,000.00
Total CDBG Program Funds Budgeted	N/A	\$862,000.00
Program Funds Drawdown	\$177,609.54	\$177,609.54
Obligated CDBG DR Funds	(\$50,000.00)	\$429,500.00
Expended CDBG DR Funds	\$177,609.54	\$177,609.54
Town of Framingham	\$177,609.54	\$177,609.54
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:

51 Highland Street Framingham Town of Framingham \$ 205,000 1 units 71 Alexander Street Framingham Town of Framingham \$ 220,408 1 units
234-236 Beaver St, \$172,000
204 Arthur St, \$235,000

Activity Progress Narrative:

Two single family properties have been purchased. Property rehabilitation activities including lead paint screening/removal are in the process of being completed on two properties. First reimbursement request for a total of \$183,503.98 was processed and received on 12/16/2009 and the second reimbursement request is to be processed.

1 &dash 71 Alexander Street, seller accepted our offer of \$175,000.00. Appraisal was completed, property appraised at \$180,000. Purchase and sales agreement processed. Property acquired on November 6, 2009.

>2 &dash 51 Highland Street. Seller accepted our initial offer of \$200,000.00. Appraisal was completed at \$205,000.00. Property acquired on December 7, 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	2/20

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 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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$260,000.00
Total CDBG Program Funds Budgeted	N/A	\$260,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$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:

131A Mellen St Framingham Town of Framingham \$ 75,000 1 units

Activity Progress Narrative:

131A Mellen Street. Seller accepted our offer for \$68,000.00. Appraisal was completed at \$72,000.00. Closing in process.

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	1/8

Activity Locations

Address	City	State	Zip
131A Mellen St	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: NSP1/00017/9 - 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

Oct 1 thru Dec 31, 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	\$5,894.44	\$5,894.44
Obligated CDBG DR Funds	\$0.00	\$45,500.00
Expended CDBG DR Funds	\$5,894.44	\$5,894.44
Town of Framingham	\$5,894.44	\$5,894.44
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 Framingham

Activity Progress Narrative:

Grant administration and management is following the Town's NSP application. No issues to report. The Town continuously monitors the CHAPA and Fannie Mae Homepath web sites for potential properties. The NSP Committee meets periodically to review the program and set policy. The Town CED office and the Framingham Housing Authority coordinate NSP activities. The Town's program is active in the DHCD GMS system. Town staff has been trained and one reimbursement request for staff salaries for \$5,894.44 was received by the Town of Framingham on 12/16/2009.

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: NSP1/00018/4C - 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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$500,000.00
Total CDBG Program Funds Budgeted	N/A	\$500,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$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:

MassHousing has finalized the Contract and has started to implement the NSP Program in conjunction with the MassHousing Purchase and Rehab Program working with the qualified cities and towns.

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: NSP1/00019/4C - Marlborough 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 Marlborough

Overall**Oct 1 thru Dec 31, 2009****To Date**

Total Projected Budget from All Sources	N/A	\$329,100.00
Total CDBG Program Funds Budgeted	N/A	\$329,100.00
Program Funds Drawdown	\$164,500.00	\$164,500.00
Obligated CDBG DR Funds	\$0.00	\$374,000.00
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 Marlborough Community Development Authority, rehab, & resale to eligible households

Location Description:**Activity Progress Narrative:**

During the quarter MCDA staff looked at dozens of foreclosed properties which for one reason or another were unavailable to the City for purchase; however, MCDA did purchase and close on two properties, 76 Preston St. and 5 Gleason St. Staff plan on starting rehab on these units next 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	2/10

Activity Locations

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

76 Preston St

Marlborough

NA

01752-

5 Gleason St

Marlborough

NA

01752-

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

Activity Status:

Under Way

Project Number:

MA NSP-6

Project Title:

Administration and TA

Projected Start Date:

07/01/2009

Projected End Date:

03/09/2013

National Objective:

N/A

Responsible Organization:

City of Marlborough

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources

N/A

\$58,500.00

Total CDBG Program Funds Budgeted

N/A

\$58,500.00

Program Funds Drawdown

\$7,000.00

\$7,000.00

Obligated CDBG DR Funds

\$0.00

\$26,000.00

Expended CDBG DR Funds

\$7,000.00

\$7,000.00

City of Marlborough

\$7,000.00

\$7,000.00

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:

During the quarter DHCD fiscal and program reps audited the program.

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	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$1,573,997.00
Total CDBG Program Funds Budgeted	N/A	\$1,573,997.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$1,673,000.00
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:

15 Kilby St Worcester City of Worcester \$ 90,000 3 units 23 Wyman St Worcester City of Worcester \$ 90,000 3 units 25 Preston St Worcester City of Worcester \$ 90,000 3 units 5 Quincy St Worcester City of Worcester \$ 45,000 1 units 58 Ames St Worcester City of Worcester \$ 40,000 2 units 67 Southgate St Worcester City of Worcester \$ 30,000 1 units 14 Benefit Terrace Worcester City of Worcester \$ 180,000 3 units 189 Beacon St Worcester City of Worcester \$ 60,000 1 units 4 Russell St Worcester City of Worcester \$ 40,000 1 units

Activity Progress Narrative:

Eleven projects have been set up over the quarter resulting in the encumbrance of \$747,500.00 for the rehab of 48 units. An additional twelve projects are expected to be set up over the next quarter resulting in full encumbrance of all funds for the rehab of an additional 51 units of housing.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	47	0/0	0/0	47/62

Activity Locations

Address	City	State	Zip
65 Providence St	Worcester	MA	01604-

23 Wyman St	Worcester	NA	01610-
9 Lagrange St	Worcester	NA	01610-
5 Quincy St	Worcester	NA	01609-
5 Preston St	Worcester	NA	01610-
58 Ames St	Worcester	NA	01604-
25 Preston St	Worcester	NA	01610-
67 Southgate St	Worcester	NA	01603-
15 Kilby St	Worcester	NA	01610-
140 Grand St	Worcester	NA	01603

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 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 Worcester

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$146,503.00
Total CDBG Program Funds Budgeted	N/A	\$146,503.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$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:

rehabilitation to benefit households at or below 50% AMI

Location Description:

65 Providence St Worcester City of Worcester \$ 62,500 3 units
 9 Lagrange St Worcester City of Worcester \$ 320,000 4 units
 114 Austin St Worcester City of Worcester \$ 77,010 3 units
 43 Gates St Worcester City of Worcester \$ 77,010 3 units

Activity Progress Narrative:

Eleven projects have been set up over the quarter resulting in the encumbrance of \$747,500.00 for the rehab of 48 units. An additional twelve projects are expected to be set up over the next quarter resulting in full encumbrance of all funds for the rehab of an additional 51 units of housing.

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**Oct 1 thru Dec 31, 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	\$0.00	\$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 City of Worcester Director of Housing position was vacated over the quarter. The position has been filled by the NSP Coordinator, who remains involved in program management and reporting. Other staff include a full time Program Manager and full time Rehab Specialist.

The City of Worcester will utilize Tier II Environmental Review Process included by not limited to MACRIS Historic Review, Flood Plain, and other Environmental Review requirements in accordance with all federal regulations and certified by our local certifying official.

To date, eleven projects have been set-up in GMS. Encumbering approximately \$747,500.00 in funds to rehab approximately 48 units. The City of Worcester anticipates the set up of another 12 projects totaling 53 units over the next quarter.

General Administration funds are used mostly to fund staff positions and other administration funds related to grant administration including finance, treasury, budget, and other City departments who provide support to NSP 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: NSP1/00021/2 - 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

Oct 1 thru Dec 31, 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)	\$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:

demolition of foreclosed/abandoned properties

Location Description:

65 Oswego StSpringfieldCity of Springfield \$ 250,000 2 units 609-611 Main StSpringfieldCity of Springfield \$ 150,000 2 units

Activity Progress Narrative:

The City identified 4 properties in extremely poor condition for demolition. Pending DHCD approval of a budget amendment and clearance of Tier One environmental review, the City will begin demolition in the next 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	0/15

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
Project Number:
 MA NSP-1
Projected Start Date:
 04/20/2009
National Objective:
 NSP Only - LMMI

Activity Status:
 Under Way
Project Title:
 Direct Assistance to Communities
Projected End Date:
 03/09/2013
Responsible Organization:
 City of Springfield

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	\$365,000.00
Total CDBG Program Funds Budgeted	N/A	\$365,000.00
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:
 Revelopment of vacant bldgs or lots

Location Description:
 56 Adams StSpringfieldCity of Springfield \$ 193,650 2 units 58-60 Adams StSpringfieldCity of Springfield \$ 169,250 1 units

Activity Progress Narrative:
 The City tentatively committed funds to 2 acquisition and rehabilitation projects. Pending environmental review clearance, the projects 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	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: NSP1/00021/4C - 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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$235,000.00
Total CDBG Program Funds Budgeted	N/A	\$235,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$1,000,000.00
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:

NSP activities in accordance w/HUD-approved Plan

Location Description:

43 Stebbins StSpringfieldCity of Springfield \$ 108,200 2 units

Activity Progress Narrative:

Three projects were identified this quarter. The City is soliciting proposals from developers for these properties. Acquisition and rehabilitation 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	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

Grantee Activity Number: NSP1/00021/9 - Springfield Gen. Admin**Activity Title: Springfield 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 Springfield

Overall**Oct 1 thru Dec 31, 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

\$0.00

\$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 Springfield

Activity Progress Narrative:

The City submitted two amendments: the first amendment requests an expansion of the possible uses of NSP funds to include demolition and redevelopment, and the second amendment requests expansion of the geographic neighborhood to include all NSP-eligible neighborhoods identified by the City in the Substantial Amendment to HUD.

A Tier One environmental review was submitted to DHCD for clearance, which will occur in the next quarter.

No funds were drawn 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: NSP1/00022/2 - Haverhill 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 Haverhill

Overall

Oct 1 thru Dec 31, 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	\$0.00	\$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			Cumulative Actual Total / Expected		
	Low	Mod	Total	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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$379,500.00
Total CDBG Program Funds Budgeted	N/A	\$379,500.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$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	0/3

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: NSP1/00022/9 - Haverhill Gen. Admin

Activity Title: Administration

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

Oct 1 thru Dec 31, 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

\$0.00

\$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:

City of Haverhill NSP is proceeding with pursuing foreclosed properties that have come to market in the second quarter. Available foreclosed properties have declined from the first quarter, therefore the smaller pool of NP eligible properties has made it difficult to find appropriate projects for our eligible organizations. However, we do have two possible projects upcoming for the third quarter and we are aggressively pursuing these for development. The city has found it difficult to work only with CHAPA's First Look program, as they have only generated a meager amount of foreclosed properties, thereby greatly limiting what we felt was a large potential pool to draw from. As of this date, the city has subscribed to the Warren Group foreclosed database and anticipates having more properties to choose from.

The Environmental Review was conducted and approved by DHCD. A second Environmental Review will be conducted relative to "Redevelopment" as a separate category of activity using 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

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: NSP1/00024/4B - Malden Redev Multifamily

Activity Title: Redevelopment

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

MA NSP-3

Project Title:

Housing Development

Projected Start Date:

10/01/2009

Projected End Date:

03/09/2013

National Objective:

NSP Only - LMMI

Responsible Organization:

Malden Redevelopment Authority

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$1,120,000.00
Total CDBG Program Funds Budgeted	N/A	\$1,120,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$1,120,000.00	\$1,120,000.00
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 of vacant former factory as part of redevelopment into affordable housing

Location Description:

88 Gerrish AveChelseaMalden Redevelopment Authority \$ 1,120,000 6 units

Activity Progress Narrative:

11 units of affordable housing are being created at the Atlas Lofts Project in Chelsea, where Atlas Lofts LLC (managing partner Mitchell Properties) acquired a vacant warehouse for the purposes of redeveloping it into loft-style apartments in the newly redeveloped Boxworks District. NSP1 funds are being used to reimburse acquisition expenses in conjunction with the redevelopment project, the entirety of the project costs have been requisitioned during this first quarter. All other financing sources have closed, and construction is nearing 50% completion at the property. MRA staff continues to receive construction reports and project requisitions in conjunction with its oversight of the NSP1 funds in the project, as well as the NSC HOME funds in the project. Future work associated with the project includes ongoing construction oversight, initial beneficiary information, and ongoing monitoring of beneficiaries for the 11 NSP1 units at the property.

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	6/6

Activity Locations

Address	City	State	Zip
88 Gerrish Ave	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: NSP1/00024/9 - Malden Gen. Admin

Activity Title: general administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

MA NSP-6

Project Title:

Administration and TA

Projected Start Date:

10/01/2009

Projected End Date:

03/09/2013

National Objective:

N/A

Responsible Organization:

Malden Redevelopment Authority

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources

N/A

\$42,500.00

Total CDBG Program Funds Budgeted

N/A

\$42,500.00

Program Funds Drawdown

\$0.00

\$0.00

Obligated CDBG DR Funds

\$42,500.00

\$42,500.00

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:

general admin

Location Description:

general admin

Activity Progress Narrative:

The MRA has worked with DHCD staff to receive training on the NSP1 application process, and executed their first contract with DHCD as a sub-grantee. In reviewing the Atlas Lofts project for NSP1 funding, the MRA examined the environmental review documentation for the project and found it to be satisfactory. The purchase discount of nearly 25% was evidenced by satisfactory appraisal reports, and NSP1 funds will be used to reimburse acquisition costs for the property, purchased on November 25, 2009. MRA staff also received guidance on how to close their first NSP1 loan with Developer, Atlas Lofts LLC, and created their first set of legal documents for the NSP1 funds. A contract between the MRA and Atlas Lofts LLC was executed to ensure compliance with all NSP1 requirements and long term monitoring requirements. (See attached Affordable Restriction.) Finally, MRA staff received training from DHCD as well as how to file claims, create reports, and input other important information into the IntelliGrants System.

General administrative activities for the Atlas Lofts project has included:

-- Execution of NSP1 contract with DHCD

>-- Atlas Lofts project review for NSP1 eligibility

>-- Development and execution of NSP1 legal documents for Atlas Lofts Project

>-- Review of project requisitions and construction monitoring

>-- IntelliGrants claims and reporting

No administrative expenses have been submitted for the first quarter, but a requisition of staff administrative time associated with these activities is expected early 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

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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$196,875.00
Total CDBG Program Funds Budgeted	N/A	\$196,875.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	(\$50,000.00)	\$222,000.00
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:

Clearance/Demolition

Location Description:

148-150 Marlborough St.ChelseaCity of Chelsea \$ 190,000 2 units

Activity Progress Narrative:

The City initially allocated \$222,000 in NSP funds toward a Homebuyer/Rehab program to assist homebuyers of foreclosed homes. Despite extensive outreach and education on the program there has been no interest from qualified homebuyers to pursue this program. The challenges of navigating the complex requirements of NSP have been cited as reasons homebuyers are not interested in the NSP program. As a result, the City intends to request an amendment from the State to transfer these funds to activities eligible under use 4B Unit Development/Creation. The City is confident that there are viable projects that are well-suited for NSP funds and will result in stabilization of neighborhoods impacted by the foreclosure crisis.

The City is planning to request a program amendment to shift funds originally allocated for our Homebuyer/Rehab program to redevelopment activities. The City allocated \$222,000 of its NSP award to provide downpayment assistance to eligible homebuyers purchasing NSP eligible properties and to make repairs, if needed, to bring the home in compliance with sanitary and building codes. Extensive outreach and marketing of this program was done in several languages, discussion of the program was included in a local homebuyer-counseling program, and outreach especially to higher income (up to 120% AMI) households was conducted. An additional \$50,000 was allocated to homebuyer counseling. Despite these efforts, the NSP-funded program has not generated the same level of interest as our more traditional HOME-funded program. Based on feedback from potential homebuyers, the NSP-funded program is more complicated to navigate. Additionally we are finding that banks are holding foreclosed properties in their portfolios longer and not releasing them for purchase. This has limited the inventory of eligible homes.

The City has identified a number of potential redevelopment projects that meet the eligibility requirements of the NSP program and match well with neighborhood redevelopment plans. The City is confident that amending our agreement to shift more funds toward redevelopment activities will result in the availability of new affordable housing units and help sustain neighborhoods impacted by the foreclosure crisis.

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: NSP1/00026/2 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

Oct 1 thru Dec 31, 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	\$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:

Clearance/Demolition

Location Description:

43-45 Montrose StEverettCity of Everett \$ 23,910 1 unit

Activity Progress Narrative:

\$50,000 was allocated 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. As a result of the lack of interest in the NSP-funded Homebuyer/Rehab Program the City will request an amendment to move all dollars originally allocated to this activity to redevelopment projects.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Households benefitting	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: NSP1/00033/4C - Brockton HA Rehab. Under 50%

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 - LH - 25% Set-Aside

Responsible Organization:

City of Brockton

Overall

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$1,140,000.00
Total CDBG Program Funds Budgeted	N/A	\$1,140,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	(\$12,617.00)	\$987,383.00
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:

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

Grantee Activity Number: NSP1/00033/9 - Brockton, HA Gen. Admin

Activity Title: Brockton, HA 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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources

N/A

\$60,000.00

Total CDBG Program Funds Budgeted

N/A

\$60,000.00

Program Funds Drawdown

\$0.00

\$0.00

Obligated CDBG DR Funds

\$0.00

\$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, HUD, and DHCD continued to work toward a resolution of outstanding management concerns.

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:	NSP1/9 - MA State
Activity Title:	State administration

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

Oct 1 thru Dec 31, 2009

To Date

Total Projected Budget from All Sources	N/A	\$3,148,646.00
Total CDBG Program Funds Budgeted	N/A	\$3,148,646.00
Program Funds Drawdown	\$171,279.60	\$272,504.39
Obligated CDBG DR Funds	\$122,849.00	\$3,168,757.00
Expended CDBG DR Funds	\$0.00	\$272,504.39
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

General administration

Location Description:

MA Department of Housing and Community Development

Activity Progress Narrative:

During this quarter, DHCD staff:

- conducted 12 site visits (5 visits previously took place)
- monitored two grantees
- amended the NSP Substantial Amendment, including a 15 day public comment period, to adjust the plan to changing market conditions and financing needs
 - issued environmental clearance notifications and approval for grant amendments
 - reviewed and approved requests for payment from grantees
 - held a RFP process for strategic demolition funds, reviewed applications, and awarded funds to 7 communities (grants will be added to DRGR in the next quarter)
 - discussed possible housing development projects with interested developers and communities and awarded funds to one project
 - provided ongoing technical assistance to current and potential future grantees as well as to citizens requesting NSP assistance

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
