

Grantee: Massachusetts

Grant: B-08-DN-25-0001

January 1, 2020 thru March 31, 2020 Performance Report

Grant Number: B-08-DN-25-0001	Obligation Date:	Award Date:
Grantee Name: Massachusetts	Contract End Date: 03/13/2013	Review by HUD: Reviewed and Approved
Grant Award Amount: \$43,466,030.00	Grant Status: Active	QPR Contact: No QPR Contact Found
LOCCS Authorized Amount: \$43,466,030.00	Estimated PI/RL Funds: \$5,000,000.00	
Total Budget: \$48,466,030.00		

Disasters:

Declaration Number

No Disasters Found

Narratives

Areas of Greatest Need:

A. Areas of Greatest Need Provide summary needs data identifying the geographic areas of greatest need in the grantee's 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 communities eligible for assistance was defined by use of several threshold criteria with the highest need at 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

Areas of Greatest Need:

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 A

Distribution and Uses of Funds:

NSP Substantial Amendment Amended 3-8-2010 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: Mark Siegenthaler, Community Development Manager Address: 100 Cambridge St, Suite 300 Boston, MA 02114 Telephone: (617) 573-1426 Fax: (617) 573-1460 Email: mark.siegenthaler@state.ma.us A. Areas of Greatest Need Provide summary needs data identifying the geographic areas of greatest need in the grantee's 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 need; DHCD has accepted HUD's determination of direct NSP recipient communities as the four highest need locations in the Commonwealth (Boston, Brockton, Springfield; 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/NewsDetail.aspx?NewsId=334>

Distribution and and Uses of Funds:

[/www.ci.brockton.ma.us/News/Uploads/NSP_Substantial_Amendment.pdf](http://www.ci.brockton.ma.us/News/Uploads/NSP_Substantial_Amendment.pdf) Springfield links: http://www.springfieldcityhall.com/planning/index.php?id=dept_cd http://www.springfieldcityhall.com/planning/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 communities eligible for assistance was defined by use of several threshold criteria to screen the b

Definitions and Descriptions:

Low Income Targeting:

Acquisition and Relocation:

Public Comment:

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$47,290,636.14
Total Budget	\$0.00	\$47,290,636.14
Total Obligated	\$0.00	\$47,228,132.50
Total Funds Drawdown	(\$439.50)	\$46,269,471.19
Program Funds Drawdown	\$0.00	\$43,191,341.62
Program Income Drawdown	(\$439.50)	\$3,078,129.57
Program Income Received	\$96,187.00	\$3,175,195.57
Total Funds Expended	\$0.00	\$45,351,621.48
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$174,207.20



Progress Toward Required Numeric Targets

Requirement	Target	Actual
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$174,207.20
Limit on Public Services	\$6,519,904.50	\$0.00
Limit on Admin/Planning	\$4,346,603.00	\$4,046,382.44
Limit on Admin	\$0.00	\$4,046,382.44
Most Impacted and Distressed Threshold (Projected)	\$0.00	\$0.00
Progress towards LH25 Requirement	\$12,116,507.50	\$17,666,864.19

Overall Progress Narrative:

During the January 1 to March 31, 2020 reporting period, NSP program and fiscal staff continued work on systematic budget reconciliation, including a review of activity budgets, draws, grant balances and program income recorded in the State's CGMS and other record-keeping systems, comparing this data with DRGR records, then making corrections through budgetary amendments to reconcile all records in DRGR.

DHCD received approval from HUD on 03/31/2020 to transfer \$96,187.00 in unspent NSP PI funds received from Aura Mortgage Advisors into CDBG funds for redistribution through the state's CDBG Program. This transfer requires adjustment of Aura's 4D and Administration activity budgets by increasing the PI in those lines by a total of \$96,187.00, then reducing them by the same amount via cancelled receipts in DRGR, which will occur during the next reporting period. As part of the required NSP PI to CDBG transfer process, a copy of the HUD transfer approval letter has been uploaded in this report. A summary of the transfer is as follows:

Transfer from NSP1 grant: B-08-DN-25-00001 to 2019 CDBG grant: B-19-DC-25-0001 (1) HUD Approval – 03/31/2020. (2) DHCD Approval – 05/24/19. (3) NSP PI transfer amount: \$96,187.00. (4) Activity Number that generated the NSP PI – 4D Loan Loss Reserve. The actual budget increase was entered into DRGR in March 2020 and the deduction will occur in April 2020.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
MA NSP-1, Direct Assistance to Communities	\$0.00	\$19,991,120.96	\$16,923,090.22
MA NSP-2, Acquisition and Rehabilitation	\$0.00	\$11,521,446.00	\$11,521,446.00
MA NSP-3, Housing Development	\$0.00	\$10,487,952.42	\$9,414,341.86
MA NSP-4, Strategic Demolition	\$0.00	\$1,586,273.90	\$1,517,623.70
MA NSP-6, Administration and TA	\$0.00	\$4,123,873.44	\$3,814,839.84

Activities

Project # / MA NSP-3 / Housing Development

Grantee Activity Number: NSP1/00032/1 - Twin Cities CDC multifamily LH25

Activity Title: NSP1/00032/1 - Twin Cities CDC multifamily LH25

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

MA NSP-3

Projected Start Date:

03/30/2010

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Housing Development

Projected End Date:

03/09/2013

Completed Activity Actual End Date:

Responsible Organization:

Twin Cities CDC

Overall	Jan 1 thru Mar 31, 2020	To Date
Total Projected Budget from All Sources	N/A	\$183,645.00
Total Budget	\$0.00	\$183,645.00
Total Obligated	\$0.00	\$183,645.00
Total Funds Drawdown	\$0.00	\$183,645.00
Program Funds Drawdown	\$0.00	\$183,645.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Twin Cities CDC	\$0.00	\$0.00
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

Acquisition and Rehabilitation of former factory building into multifamily rental housing. 4 of the units were NSP funded. This activity will contain the expenses and reporting for the 1 LH25 unit rented to low income households, and the mirror LMMI activity will house the 3 LMMI units rented to middle income households.

Location Description:

142 Water Street Leominster MA 01453

Activity Progress Narrative:



Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries 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: NSP1/00038/4D - Aura Loan Loss Reserves

Activity Title: Aura Loan Loss Reserves

Activity Category:

Acquisition - general

Project Number:

MA NSP-3

Projected Start Date:

08/01/2010

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Program Income Account:

NSP1/00038/4D Aura Loan Loss Reserves

Activity Status:

Under Way

Project Title:

Housing Development

Projected End Date:

12/31/2020

Completed Activity Actual End Date:

Responsible Organization:

Aura Mortgage Advisors

Overall

Total Projected Budget from All Sources

Jan 1 thru Mar 31, 2020

N/A

To Date

\$1,872,447.53

Total Budget

\$0.00

\$1,872,447.53

Total Obligated

\$0.00

\$1,872,447.53

Total Funds Drawdown

(\$439.50)

\$1,678,470.50

Program Funds Drawdown

\$0.00

\$1,397,660.00

Program Income Drawdown

(\$439.50)

\$280,810.50

Program Income Received

\$96,187.00

\$388,749.00

Total Funds Expended

\$0.00

\$1,404,660.15

Aura Mortgage Advisors

\$0.00

\$1,404,660.15

Most Impacted and Distressed Expended

\$0.00

\$0.00

Match Contributed

\$0.00

\$0.00

Activity Description:

loan loss reserves to support privately-financed mortgages to former owners of foreclosed properties, enabling former owners to regain ownership and remain in their homes

Location Description:

eligible block groups

Activity Progress Narrative:

\$96,187.00 in new Program Income reported by sub-grantee and entered into DRGR.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	7/13

This Report Period
Total

Cumulative Actual Total / Expected
Total



# of Housing Units	0	20/13
# of Singlefamily Units	0	20/13

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	5/3	15/10	20/13	100.00
# Owner Households	0	0	0	5/3	15/10	20/13	100.00

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	

Project # / MA NSP-6 / Administration and TA

Grantee Activity Number: NSP1/00038/9 - Aura General Admin
Activity Title: General Admin

Activity Category:

Administration

Project Number:

MA NSP-6

Projected Start Date:

08/01/2010

Benefit Type:

()

National Objective:

N/A

Program Income Account:

NSP1/00038/4D Aura Loan Loss Reserves

Activity Status:

Under Way

Project Title:

Administration and TA

Projected End Date:

12/31/2020

Completed Activity Actual End Date:

Responsible Organization:

Aura Mortgage Advisors

Overall

	Jan 1 thru Mar 31, 2020	To Date
Total Projected Budget from All Sources	N/A	\$99,988.82
Total Budget	\$0.00	\$99,988.82
Total Obligated	\$0.00	\$99,988.82
Total Funds Drawdown	\$0.00	\$89,062.50
Program Funds Drawdown	\$0.00	\$75,000.00
Program Income Drawdown	\$0.00	\$14,062.50
Program Income Received	\$0.00	\$3,190.00
Total Funds Expended	\$0.00	\$75,000.00



Aura Mortgage Advisors	\$0.00	\$75,000.00
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

General Admin

Location Description:

Activity Progress Narrative:

Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries 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 General Admin

Activity Title: State General Admin

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:

12/31/2020

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

MA DHCD

Overall

Total Projected Budget from All Sources

Jan 1 thru Mar 31, 2020

N/A

To Date

\$2,901,370.88

Total Budget

\$0.00

\$2,901,370.88

Total Obligated

\$0.00

\$2,901,370.88

Total Funds Drawdown

\$0.00

\$2,858,665.26

Program Funds Drawdown

\$0.00

\$2,858,665.26

Program Income Drawdown

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$0.00

\$2,680,787.53

MA DHCD

\$0.00

\$2,680,787.53

Most Impacted and Distressed Expended

\$0.00

\$0.00

Match Contributed

\$0.00

\$0.00

Activity Description:

General administration

Location Description:

MA Department of Housing and Community Development

Activity Progress Narrative:

During the January 1 to March 31, 2020 reporting period, NSP program and fiscal staff continued work on systematic budget reconciliation, including a review of activity budgets, draws, grant balances and program income recorded in the State's CGMS and other record-keeping systems, comparing this data with DRGR records, then making corrections through budgetary amendments to reconcile all records in DRGR.

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Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries 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
