

# Grantee: Massachusetts

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

### July 1, 2020 thru September 30, 2020 Performance Report

<b>Grant Number:</b> B-08-DN-25-0001	<b>Obligation Date:</b>	<b>Award Date:</b>
<b>Grantee Name:</b> Massachusetts	<b>Contract End Date:</b> 03/13/2013	<b>Review by HUD:</b> Reviewed and Approved
<b>Grant Award Amount:</b> \$43,466,030.00	<b>Grant Status:</b> Active	<b>QPR Contact:</b> No QPR Contact Found
<b>LOCCS Authorized Amount:</b> \$43,466,030.00	<b>Estimated PI/RL Funds:</b> \$5,000,000.00	
<b>Total Budget:</b> \$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/Consolidated_Plan.asp) <http://www.cityofboston.gov/dnd/pdfs/NSPDraftSubstantialAmendment.pdf> Brockton links: <http://www.ci.brockton.ma.us/News/NewsDetail.aspx?NewsId=334> [http://www.ci.brockton.ma.us/News/Uploads/NSP\\_Substantial\\_Amendment.pdf](http://www.ci.brockton.ma.us/News/Uploads/NSP_Substantial_Amendment.pdf) Springfield links: [http://www.springfieldcityhall.com/planning/index.php?id=dept\\_cd](http://www.springfieldcityhall.com/planning/index.php?id=dept_cd) [http://www.springfieldcityhall.com/planning/fileadmin/community\\_dev/NSP\\_Substantial\\_Amendment\\_Draft.pdf](http://www.springfieldcityhall.com/planning/fileadmin/community_dev/NSP_Substantial_Amendment_Draft.pdf) Worcester links: <http://www.ci.worcester.ma.us/> <http://www.ci.worcester.ma.us/ocm/neighborhood/pdf/DraftNSP.pdf> The remaining universe of 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](http://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](mailto: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/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 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/index.php?id=dept_cd) [http://www.springfieldcityhall.com/planning/fileadmin/community\\_dev/NSP\\_Substantial\\_Amendment\\_Draft.pdf](http://www.springfieldcityhall.com/planning/fileadmin/community_dev/NSP_Substantial_Amendment_Draft.pdf) Worcester links: <http://www.ci.worcester.ma.us/> <http://www.ci.worcester.ma.us/ocm/neighborhood/pdf/DraftNSP.pdf> The remaining universe of 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:**

<b>Overall</b>	<b>This Report Period</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	\$0.00	\$47,464,843.34
<b>Total Budget</b>	\$0.00	\$47,290,636.14
<b>Total Obligated</b>	\$0.00	\$47,228,132.50
<b>Total Funds Drawdown</b>	\$0.00	\$46,269,471.19
<b>Program Funds Drawdown</b>	\$0.00	\$43,191,341.62
<b>Program Income Drawdown</b>	\$0.00	\$3,078,129.57
<b>Program Income Received</b>	\$0.00	\$3,175,195.57
<b>Total Funds Expended</b>	\$0.00	\$45,351,621.48
<b>HUD Identified Most Impacted and Distressed</b>	\$0.00	\$0.00
<b>Other Funds</b>	\$ 0.00	\$ 174,207.20
Match Funds	\$ 0.00	\$ 174,207.20
Non-Match Funds	\$ 0.00	\$ 0.00

**Funds Expended**

<b>Overall</b>	<b>This Period</b>	<b>To Date</b>
ACP/Roxbury Village LLC	\$ 0.00	\$ 515,000.00
City of Lowell	\$ 0.00	\$ 1,397,479.68
City of Lynn	\$ 0.00	\$ 1,000,000.00
City of Marlborough	\$ 0.00	\$ 1,387,539.63
City of Methuen	\$ 0.00	\$ 97,891.81



City of New Bedford	\$ 0.00	\$ 1,000,000.00
City of Pittsfield	\$ 0.00	\$ 1,315,000.00
City of Revere	\$ 0.00	\$ 70,665.00
City of Springfield	\$ 0.00	\$ 1,188,500.00
City of Worcester	\$ 0.00	\$ 4,305,936.86
Housing Families Inc.	\$ 0.00	\$ 802,500.00
Aura Mortgage Advisors	\$ 0.00	\$ 1,479,660.15
MA DHCD	\$ 0.00	\$ 2,680,787.53
MA Housing Investment Corp. (MHIC)	\$ 0.00	\$ 11,150,000.00
MA Housing Partnership (MHP)	\$ 0.00	\$ 371,446.00
Malden Redevelopment Authority	\$ 0.00	\$ 1,162,500.00
Mattapan Community Development Corporation	\$ 0.00	\$ 614,465.00
Southeastern Mass Affordable Housing Corp	\$ 0.00	\$ 800,000.00
The Charles Hope Companies	\$ 0.00	\$ 601,280.00
Town of Barnstable	\$ 0.00	\$ 400,000.00
Town of Framingham	\$ 0.00	\$ 1,422,256.35
Twin Cities CDC	\$ 0.00	\$ 1,300,000.00
City of Boston	\$ 0.00	\$ 5,095,426.17
City of Brockton1	\$ 0.00	\$ 1,200,000.00
City of Everett	\$ 0.00	\$ 26,300.00
City of Fitchburg	\$ 0.00	\$ 1,120,202.30
City of Haverhill	\$ 0.00	\$ 700,000.00
City of Holyoke	\$ 0.00	\$ 250,000.00
City of Lawrence	\$ 0.00	\$ 1,896,785.00

## Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
<b>Overall Benefit Percentage</b>	99.99%	.00%	.00%
<b>Minimum Non Federal Match</b>	\$ .00	\$ .00	\$ 174,207.20
<b>Overall Benefit Amount</b>	\$ 4,846,118,339.70	\$ .00	\$ .00
<b>Limit on Public Services</b>	\$ 6,519,904.50	\$ .00	\$ .00
<b>Limit on Admin/Planning</b>	\$ 4,346,603.00	\$ 4,123,873.44	\$ 4,006,382.44
<b>Limit on Admin</b>	\$ .00	\$ 4,123,873.44	\$ 4,006,382.44
<b>Most Impacted and Distressed</b>	\$ .00	\$ .00	\$ .00
<b>Progress towards LH25 Requirement</b>	\$ 12,116,507.50		\$ 17,666,864.19

## Overall Progress Narrative:

During the July 1 to September 30, 2020 reporting period, NSP program and fiscal staff maintained basic program functions and operations during the COVID-19 pandemic through at-home telecommuting functions, including access by computer to the HUD DRGR reporting system and the State's IDIS and CGMS system, which is the repository of ongoing NSP program, reporting and budgetary data. Staff continued work on systematic budget reconciliation, reviewing activity budgets, draws, grant balances and program income recorded in CGMS and comparing this data with DRGR records, then making corrections through budgetary amendments to reconcile all records in DRGR.

## 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



## Activities

**Project # / MA NSP-3 / Housing Development**

<b>Grantee Activity Number:</b>	<b>NSP1/00038/4D - Aura Loan Loss Reserves</b>
<b>Activity Title:</b>	<b>Aura Loan Loss Reserves</b>

**Activity Type:**  
Acquisition - general

**Activity Status:**  
Under Way

**Project Number:**  
MA NSP-3

**Project Title:**  
Housing Development

**Projected Start Date:**  
08/01/2010

**Projected End Date:**  
12/31/2020

**Benefit Type:**  
Direct ( HouseHold )

**Completed Activity Actual End Date:**

**National Objective:**  
NSP Only - LMMI

**Responsible Organization:**  
Aura Mortgage Advisors

**Program Income Account:**  
NSP1/00038/4D Aura Loan Loss Reserves

Overall	Jul 1 thru Sep 30, 2020	To Date
<b>Total Projected Budget from All Sources</b>	\$0.00	\$1,872,447.53
<b>Total Budget</b>	\$0.00	\$1,872,447.53
<b>Total Obligated</b>	\$0.00	\$1,872,447.53
<b>Total Funds Drawdown</b>	\$0.00	\$1,678,470.50
<b>Program Funds Drawdown</b>	\$0.00	\$1,397,660.00
<b>Program Income Drawdown</b>	\$0.00	\$280,810.50
<b>Program Income Received</b>	\$0.00	\$388,749.00
<b>Total Funds Expended</b>	\$0.00	\$1,404,660.15
Aura Mortgage Advisors	\$0.00	\$1,404,660.15
<b>Most Impacted and Distressed Expended</b>	\$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:**

**Accomplishments Performance Measures**

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

  

	This Report Period	Cumulative Actual Total / Expected
	Total	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	

Activity Supporting Documents: None

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**Project # / MA NSP-6 / Administration and TA**



**Grantee Activity Number:** NSP1/9 - MA State General Admin

**Activity Title:** State General Admin

**Activity Type:**

Administration

**Project Number:**

MA NSP-6

**Projected Start Date:**

12/01/2008

**Benefit Type:**

N/A

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

Administration and TA

**Projected End Date:**

12/31/2020

**Completed Activity Actual End Date:**

**Responsible Organization:**

MA DHCD

**Overall**

**Total Projected Budget from All Sources**

**Jul 1 thru Sep 30, 2020**

\$0.00

**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

**Activity Description:**

General administration

**Location Description:**

MA Department of Housing and Community Development

**Activity Progress Narrative:**

During the July 1 to September 30, 2020 reporting period, NSP program and fiscal staff maintained basic program functions and operations during the COVID-19 pandemic through at-home telecommuting functions, including access by computer to the HUD DRGR reporting system and the State's IDIS and CGMS system, which is the repository of ongoing NSP program, reporting and budgetary data. Staff continued work on systematic budget reconciliation, reviewing activity budgets, draws, grant balances and program income recorded in CGMS and comparing this data with DRGR records, then making corrections through budgetary amendments to reconcile all records in DRGR.

**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	

Activity Supporting Documents: None

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