

Grantee: Massachusetts

Grant: B-08-DN-25-0001

January 1, 2021 thru March 31, 2021 Performance

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

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 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	\$0.00	\$47,464,843.34
Total Budget	\$0.00	\$47,290,636.14
Total Obligated	\$0.00	\$47,228,132.50
Total Funds Drawdown	\$0.00	\$46,269,471.19
Program Funds Drawdown	\$0.00	\$43,191,341.62
Program Income Drawdown	\$0.00	\$3,078,129.57
Program Income Received	\$0.00	\$3,175,195.57
Total Funds Expended	\$0.00	\$45,351,621.48
HUD Identified Most Impacted and Distressed	\$0.00	\$0.00
Other Funds	\$ 0.00	\$ 174,207.20
Match Funds	\$ 0.00	\$ 174,207.20
Non-Match Funds	\$ 0.00	\$ 0.00

Funds Expended

Overall	This Period	To Date
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
Overall Benefit Percentage	99.99%	.00%	.00%
Minimum Non Federal Match	\$.00	\$.00	\$174,207.20
Overall Benefit Amount	\$44,337,722.34	\$.00	\$.00
Limit on Public Services	\$6,519,904.50	\$.00	\$.00
Limit on Admin/Planning	\$4,346,603.00	\$4,123,873.44	\$4,046,382.44
Limit on Admin	\$.00	\$4,123,873.44	\$4,046,382.44
Most Impacted and Distressed	\$.00	\$.00	\$.00
Progress towards LH25 Requirement	\$12,116,507.50		\$17,666,864.19

Overall Progress Narrative:

During the January 1 to March 31, 2021 reporting period, NSP program and fiscal staff maintained basic program functions and operations during the COVID-19 emergency 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. As reported in the last reporting period, one sub-grantee - Aura Mortgage LLC, reported new NSP1 program income received in the amount of \$106,750.00. Per NSP PI Plan and Agreement, Aura is required to report and return all program income received annually to DHCD for redistribution to Massachusetts communities via the State's CDBG program.

In accordance with HUD regulations regarding the transfer of NSP PI into CDBG, DHCD obtained required annual reporting documents from the sub-grantee and submitted a formal request to the NE HUD Field Office for approval to receive and transfer the 2020 NSP program income into CDBG, as well as to request HUD approval to transfer anticipated additional NSP program income to be received in future years. This transfer request is anticipated to be approved by HUD in April 2021. As instructed in NSP PI transfer guidelines issued by HUD and updated in December 2019, upon receipt of HUD approval, DHCD will complete the NSP PI transfer process of these funds into its annual CDBG program, and will report the NSP PI transactions in the DRGR overall quarterly report narrative section and in the DHCD General Administration line, as well as upload the HUD approval letters into the QPR, but DHCD will not add or subtract the program income in DRGR via NSP PI receipts, per instruction in the updated guidance. Staff also 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
MA NSP-6, Administration and TA	\$0.00	\$4,123,873.44	\$3,814,839.84

Activities

Project # / MA NSP-6 / Administration and TA



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

Activity Title: General Admin

Activity Type:

Administration

Project Number:

MA NSP-6

Projected Start Date:

08/01/2010

Benefit Type:

N/A

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, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$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

Activity Description:

General Admin

Location Description:

Activity Progress Narrative:

Aura Mortgage LLC, reported new NSP1 program income received in 2020 in the amount of \$106,750.00. Per NSP PI Plan and Agreement, Aura is required to report and return all program income received annually to DHCD for redistribution to Massachusetts communities via the State's CDBG program. DHCD obtained required annual reporting documents from the sub-grantee and submitted a formal request in January to the NE HUD Field Office for approval to receive and transfer the 2020 NSP program income into CDBG, as well as to request HUD approval to transfer anticipated additional NSP program income to be received in future years. This transfer request is anticipated to be approved by HUD in April 2021. As instructed in NSP PI transfer guidelines issued by HUD and updated in December 2019, upon receipt of HUD approval, DHCD will complete the NSP PI transfer process of these funds into its annual CDBG program, and will report the NSP PI transactions in the DRGR overall quarterly report narrative section, in the Aura Admin narrative, and in the DHCD General Administration activity, as well as upload the HUD approval letter into the QPR, but DHCD will not add or subtract the program income in DRGR via NSP PI receipts, per instruction in the



updated guidance.

Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents:

None



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	Jan 1 thru Mar 31, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$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 this period, NSP program and fiscal staff maintained basic program functions and operations during the COVID-19 emergency through at-home telecommuting functions, including access by computer to the HUD DRGR reporting system and the State's IDIS and CGMS system. Staff also 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.

As reported in the last reporting period, one sub-grantee - Aura Mortgage LLC, reported new NSP1 program income received in 2020 in the amount of \$106,750.00. Per NSP PI Plan and Agreement, Aura is required to report and return all program income received annually to DHCD for redistribution to Massachusetts communities via the State's CDBG program. DHCD obtained required annual reporting documents from the sub-grantee and submitted a formal request in January to the NE HUD Field Office for approval to receive and transfer the 2020 NSP program income into CDBG, as well as to request HUD approval to transfer anticipated additional NSP



program income to be received in future years. This transfer request is anticipated to be approved by HUD in April 2021. As instructed in NSP PI transfer guidelines issued by HUD and updated in December 2019, upon receipt of HUD approval, DHCD will complete the NSP PI transfer process of these funds into its annual CDBG program, and will report the NSP PI transactions in the DRGR overall quarterly report narrative section and in the DHCD General Administration activity, as well as upload the HUD approval letters into the QPR, but DHCD will not add or subtract the program income in DRGR via NSP PI receipts, per instruction in the updated guidance.

Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None