

Grantee: Brockton, MA

Grant: B-08-MN-25-0002

July 1, 2009 thru September 30, 2009 Performance Report

Grant Number:

B-08-MN-25-0002

Grantee Name:

Brockton, MA

Grant Amount:

\$2,152,979.00

Grant Status:

Active

Submitted By:

No Submitter Found

Obligation Date:**Award Date:****Contract End Date:****Review by HUD:**

Reviewed and Approved

Disasters:**Declaration Number**

NSP

Plan Description:**Recovery Needs:****Overall****Total Projected Budget from All Sources****Total CDBG Program Funds Budgeted****Program Funds Drawdown****Obligated CDBG DR Funds****Expended CDBG DR Funds****Match Contributed****Program Income Received****Program Income Drawdown****This Report Period**

N/A

N/A

\$115,993.74

\$115,993.74

\$30,342.60

\$0.00

\$0.00

\$0.00

To Date

\$1,997,511.90

\$1,997,511.90

\$115,993.74

\$115,993.74

\$30,342.60

\$0.00

\$0.00

\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Minimum Overall Benefit Percentage	\$99.99	\$36.36
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$322,946.85	\$0.00
Limit on Admin/Planning	\$215,297.90	\$0.00
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

Overall Progress Narrative:

Five of the seven sub-recipients have executed contracts with Building A Better Brockton (BBB). We are still waiting to execute contracts with Community Development Assistance Corporation and Old Colony YMCA. Four of the five have begun implementing the projects as defined by our NSP participation. Engaged Ministries Inc. has a contract in place but is working to developing its capacity to participate in the program. Listed below are the four sub-recipients who are actively working the program as follows:

1. Southeastern Massachusetts Affordable Housing Corporation (SMAC) - has acquired two foreclosed properties in our target neighborhood; 88-90 Highland Street (3-units from Deutsche Bank) and 110 Highland Street (2-units from U.S. Bank). Currently they are in the process of establishing their work write up and sources & uses budgets for each property.

2. Neighborhood Housing Services Inc. (NHS) Brockton Office- has identified two properties (28 Lexington Street (3-units) and 22 Noyes Avenue (single-family) through National Community Stabilization Trust (NCST) program. As the only HUD qualified counseling agent in the City of Brockton, NHS has completed three (3) homebuyer counseling session during this quarter. On July 27th through the 29th it was held in Cape Verdean; on August 30th through the September 1st it was held in Spanish and on September 28 through the 30th it will be held in English.

3. Brockton Economic Development Council Corporation (BEDCC)- has 65 Lawton Avenue (single-family from Chase Bank) under agreement; scheduled to close October 30, 2009; and is in the process of putting 85 Albert Street (single-family from Bank of America) under agreement with a closing date of November 30, 2009. Both properties were identified through the National Community Stabilization Trust (NCST) program. BEDCC has also established a memorandum of understanding with NHS on providing homebuyer training to its participants. We have amended Brockton Economic Development Council Corporation NSP1 "Agreement" to include \$20,000.00 for capacity building and program delivery. Engaged Ministries NSP1 Agreement includes \$10,000 in capacity building and program delivery funds.

4. Self-Help Inc. - has relocated their housing and education programs to the City of Brockton. As of August 15th Self Help Inc. hired its Housing Acquisition & Program Coordinator (Anthony Deoliveira); Mr. Deoliveira is scheduled to attend HUD Certification course for Homebuyer Training in November 2009. Self Help has outlined and held their first "Landlord Education" course (3 sessions) on September 8, 2009 (3 consecutive Tuesday evenings) through September 22, 2009. Self-Help Inc. is pursuing HUD certification to perform First Time Homebuyer and Homebuyer trainings.

Project Summary

Project #, Project Title	This Report Period		To Date	
	Project Funds Budgeted	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00	\$0.00
NSP-F-0001, Acquisition	(\$187,929.00)	\$0.00	\$990,865.00	\$0.00
NSP-F-0002, Rehabilitation	\$132,690.00	\$0.00	\$442,680.00	\$0.00
NSP-F-0003, HomeBuyer Counseling & Education	\$0.00	\$0.00	\$17,500.00	\$0.00
NSP-F-0005, Homebuyer Down Payment Assistance	\$0.00	\$0.00	\$263,467.00	\$0.00
NSP-F-0006, Administration/Program Delivery	\$58,963.00	\$0.00	\$173,169.00	\$0.00
NSP-f-0006-1, BBB Administration	\$0.00	\$115,993.74	\$215,298.00	\$115,993.74
nsp-f-0007, Marketing	\$0.00	\$0.00	\$50,000.00	\$0.00

Activities

Grantee Activity Number: 001

Activity Title: BBB Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

NSP-f-0006-1

Project Title:

BBB Administration

Projected Start Date:

11/10/2008

Projected End Date:

09/13/2011

National Objective:

NSP Only - LMMI

Responsible Organization:

Building A Better Brockton, Inc.

Overall	Jul 1 thru Sep 30, 2009	To Date
Total Projected Budget from All Sources	N/A	\$215,297.90
Total CDBG Program Funds Budgeted	N/A	\$215,297.90
Program Funds Drawdown	\$115,993.74	\$115,993.74
Obligated CDBG DR Funds	\$115,993.74	\$115,993.74
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:

Salaries-

Only four staff positions are being charged to NSP. With the exception of the Director of Housing (Robert Jenkins) whose 100% (FTE) is charged to NSP; the other positions percentage charged to NSP is based on timesheets. Positions include the following: CEO (vacant), Office Manager/ Administrative Assistant (Raena Camacho); and Program Manager (Paul Morrison). All applicable office expenses, consulting (only Paul Rupp at this time), advertising and planning NSP will be charged an applicable percentage. At this time we do not anticipate any additional consulting expenses for NSP.

Location Description:

50 School Street Brockton, MA 02301

Activity Progress Narrative:

Five of the seven sub-recipients have executed contracts with Building A Better Brockton (BBB). We are still waiting to execute contracts with Community Development Assistance Corporation and Old Colony YMCA. Four of the five have begun implementing the projects as defined by our NSP participation. Engaged Ministries Inc. has a contract in place but is working to developing its capacity to participate in the program. Building a Better Brockton is the only entity drawing down funding from this "Activity".

Performance Measures

No Performance Measures found.

Activity Locations

Address	City	State	Zip
50 School Street	Brockton	MA	02301

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:	002
Activity Title:	Rehabilitation

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

NSP-F-0002

Project Title:

Rehabilitation

Projected Start Date:

07/01/2009

Projected End Date:

12/31/2010

National Objective:

NSP Only - LMMI

Responsible Organization:

Building A Better Brockton, Inc.

Overall	Jul 1 thru Sep 30, 2009	To Date
Total Projected Budget from All Sources	N/A	\$442,680.00
Total CDBG Program Funds Budgeted	N/A	\$442,680.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$0.00
Expended CDBG DR Funds	\$25,742.60	\$25,742.60
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Rehabilitation: BBB will allow subrecipients whose activities include rehabilitation of bank owned foreclosed properties to perform gut to light rehabilitation on said properties.

All properties will be located in the City of Brockton. Currently one (1) Subrecipient; Southeastern Massachusetts Affordable Housing Corporation; (SMAHC) has acquired two (2) bank owned foreclosed properties, the addresses are:

- 88-90 Highland Street (3-units) property is a gut rehabilitation; and
- 100 Highland Street (2-units) property is a gut rehabilitation.

Southeastern Massachusetts Affordable Housing Corporations NSP agreement requires them to purchase and rehab nine (9) units. Each

Subrecipient acquiring and rehabbing units have a described unit count based on their NSP agreement. All subrecipients will have to identify potential properties by 7/01/2010; subrecipients whose activities include acquisition and rehabilitation will need to have site control of properties no later than 12/31/2010. Listed below are the "subrecipients" whose activities include rehabilitation and the number of units and or clients they have committed to completing under their NSP Agreements.

- SMAHC; -9 units (as stated above)
- Neighborhood Housing Services Inc.- 6-12 units
- Brockton Economic Development Council Corporation: -6 units
- Engaged Ministries Inc. -4 units
- Self Help Inc. will provide \$7,000.00 per family for rehabilitation of multi unit property for participants who graduate their landlord training program. In accordance with their NSP contract they are required to assist 10 families in the acquisition of bank owned foreclosed properties.

Location Description:

All properties will be located in the City of Brockton. Currently one (1) Subrecipient; Southeastern Massachusetts Affordable Housing Corporation; (SMAHC) has acquired two (2) bank owned foreclosed properties, the addresses are:

- 88-90 Highland Street (3-units) property is a gut rehabilitation; and
- 100 Highland Street (2-units) property is a gut rehabilitation.

Southeastern Massachusetts Affordable Housing Corporations NSP agreement requires them to purchase and rehab nine (9) units. Each

Subrecipient acquiring and rehabbing units have a described unit count based on their NSP agreement. All subrecipients will have to identify potential properties by 7/01/2010; subrecipients whose activities include acquisition and rehabilitation will need to have site control of properties no later than 12/31/2010. Listed below are the "subrecipients" whose activities include rehabilitation and the number of units and or clients they have committed to completing under their NSP Agreements.

SMAHC; -9 units (as stated above)

Neighborhood Housing Services Inc.- 6-12 units

Brockton Economic Development Council Corporation: -6 units

Engaged Ministries Inc. -4 units

Self Help Inc. will provide \$7,000.00 per family for rehabilitation of multi unit property for participants who graduate their landlord training program. In accordance with their NSP contract they are required to assist 10 families in the acquisition of bank owned foreclosed properties.

Activity Progress Narrative:

Southeastern Massachusetts Affordable Housing Corporation (SMAC) - has acquired two foreclosed properties in our target neighborhood; 88-90 Highland Street (3-units from Deutsche Bank) and 100 Highland Street (2-units from U.S. Bank). Currently they are in the process of establishing their work write up and sources & uses budgets for each property

Neighborhood Housing Services Inc. (NHS) Brockton Office- has identified two properties (28 Lexington Street (3-units) and 22 Noyes Avenue (single-family) through National Community Stabilization Trust (NCST) program. Our NSP participation at 28 Lexington Street will be rehabilitation of the three units. Lexington Street is expected to close by December 1, 2009.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	3	0/0	0/0	3/2
# of housing units	0	0	8	0/0	0/0	8/5
# of Households benefitting	7	1	8	7/3	1/2	8/5

Activity Locations

Address	City	State	Zip
28 Lexington Street	Brockton	MA	02301
88-90 Highland Street	Brockton	MA	02301
100 Highland Street	Brockton	MA	02301

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: 004

Activity Title: Program Delivery

Activity Category:

Capacity building for nonprofit or public entities

Project Number:

NSP-F-0006

Projected Start Date:

07/01/2009

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Administration/Program Delivery

Projected End Date:

12/31/2010

Responsible Organization:

Building A Better Brockton, Inc.

Overall	Jul 1 thru Sep 30, 2009	To Date
Total Projected Budget from All Sources	N/A	\$173,169.00
Total CDBG Program Funds Budgeted	N/A	\$173,169.00
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:

Self Help Inc. NSP activities in accordance with their agreement will be the case management of clients who are prospective 1st time homebuyers of multi-family properties (in the City of B and prospective tenants; versus brick and mortar of properties via rehabilitation. To this end SHI has hired a Program Consumer Coordinator (Anthony Deoliveira). In accordance with their NSP Agreement, SHI will qualify, prepare for purchase of foreclosed multi-family homes ten (10) 1st time homebuyers. These homebuyers will participate in a HUD Certified counseling course provided by SHI or NHS as well as a "Landlord Education" workshop.

Program Consumer Coordinator will also identify 20-30 prospective tenants who meet program income and eligibility guidelines and prepare them for tenancy through training and financial literacy, budgeting, and tenants' rights and responsibilities and assist them in relocating to program rehabbed units.

Landlord Education Course is a two session (3 hours each session);

- Session 1: Includes choosing the right property, record keeping and budgeting, choosing the right tenants, handling the last month rent, and Lease versus Tenant at will.

- Session 2: includes establishing a tenancy, Fair Housing Laws, Handling the Security Deposit, tenant's rights, maintenance, and Safe Homes/Health Homes.

Tenant Education Course is a three session (2 hours each session)

Session 1: includes Tenant Rights; Landlord Rights

In addition to the services listed above SHI will provide follow-up services to home buyers every 6 months for a period of 2 years to identify problems areas, provide further information and support and insure that the property is still in compliance with state and local regulations. Thereby providing post case management services.

Location Description:

Activity Progress Narrative:

1. Self-Help Inc. has relocated their housing and education programs to the City of Brockton. As of August 15th Self Help Inc. hired its Housing Acquisition & Program Coordinator (Anthony Deoliveira); Mr. Deoliveira is schedule to attend HUD Certification course for Homebuyer Training in November 2009. Self Help has outlined and held their first "Landlord Education" course (3 sessions) on September 8, 2009 (3 consecutive Tuesday evenings) through September 22, 2009. Self-Help Inc. is pursuing HUD certification to perform First Time Homebuyer and Homebuyer trainings.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Non-business Organizations	0	0	1	0/0	0/0	1/3

Activity Locations

Address	City	State	Zip
142 Crescent Street	Brockton	NA	02301

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: 005

Activity Title: Homebuyer Down Payment Assistance

Activity Category:

Homeownership Assistance to low- and moderate-income

Activity Status:

Under Way

Project Number:

NSP-F-0005

Project Title:

Homebuyer Down Payment Assistance

Projected Start Date:

07/01/2009

Projected End Date:

03/31/2011

National Objective:

NSP Only - LMMI

Responsible Organization:

Building A Better Brockton, Inc.

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$108,000.00
Total CDBG Program Funds Budgeted	N/A	\$108,000.00
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:

Neighborhood Housing Services is the only subrecipient providing down payment assistance. In accordance with their NSP &ldquoAgreement&rdquo NHS will provide down payment assistance for twelve (12) new home owners. Down payment assistance will be provided to 1st time home buyers who are eligible and qualify at 100% of area medium income (AMI) or lower. Maximum amount of down payment assistance is Nine Thousand Dollars (\$9,000.00) or 5% of the required down payment value in down-payment assistance and closing costs. It is offered at 0% deferred loan-repayable only in the first 10 years of homeownership and forgivable after 10 years.

Location Description:

Neighborhood Housing Services Brockton Office is located in the Multi-Cultural Banking Center at: 68 Legion Parkway, Brockton, MA. 02301

Activity Progress Narrative:

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	0/12
# of Households benefitting	0	0	0	0/0	0/12	0/12

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: 006

Activity Title: Program Delivery/Capacity

Activity Category:

Capacity building for nonprofit or public entities

Activity Status:

Under Way

Project Number:

NSP-F-0006

Project Title:

Administration/Program Delivery

Projected Start Date:

07/01/2009

Projected End Date:

12/31/2010

National Objective:

NSP Only - LMMI

Responsible Organization:

Building A Better Brockton, Inc.

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$30,000.00
Total CDBG Program Funds Budgeted	N/A	\$30,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$0.00
Expended CDBG DR Funds	\$4,600.00	\$4,600.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Brockton Economic Development Council Corporation (BEDCC) will receive \$20,000 towards program delivery of NSP acquisition and rehabilitation of six bank owned foreclosed properties in the the city of Brockton, MA. BEDCC in accordance with their NSP "Agreement" identify ten qualified home buyers who meet program income guidelines and prepare them for purchase of foreclosed multifamily housing in Brockton. These homebuyers will participate in a HUD certified counseling course provided by NHS.

Engaged Ministries Inc. (EMI): EMI will receive \$10,000 towards program delivery of NSP acquisition and rehabilitation of four bank owned foreclosed properties in the city of Brockton, MA. Assist six (6) homebuyer in becoming prequalified; by working with a HUD approved and accredited counseling course. EMI will work with homebuyer to provide inspection, detailed work write-up, and complete rehab of property by providing access to existing home rehabilitation programs including but not limited to the following: lead hazard removal, healthy homes, weatherization, HEART-WAP, and MHFA rehab programs.

Engaged Ministries Inc. will receive \$10,000.00 towards program delivery of acquisition and rehabilitation of four (1-4 unit homes) bank owned foreclosed properties in the the city of Brockton, MA in accordance with their NSP "Agreement". Engaged Ministries will assist six home buyers in becoming pre-qualified; by working with a HUD approved and accredited counseling course.

Location Description:

Brockton Economic Development Council Corporation- 60 School Street, Brockton, MA
Engaged Ministries Inc.- 758 Crescent Street, Brockton, MA

Activity Progress Narrative:

We have amended Brockton Economic Development Council Corporation NSP1 "Agreement" to include \$20,000.00 for capacity building and program delivery. Engaged Ministries NSP1 Agreement includes \$10,000 in capacity building and program delivery funds.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Non-business Organizations	0	0	2	0/0	0/0	2/2

Activity Locations

Address	City	State	Zip
60 School Street	Brockton	MA	02301
758 Crescent Street	Brockton	MA	02301

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: 008

Activity Title: Acquisition

Activity Category:

Acquisition - general

Project Number:

NSP-F-0001

Projected Start Date:

07/01/2009

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Acquisition

Projected End Date:

12/31/2010

Responsible Organization:

Building A Better Brockton, Inc.

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$960,865.00
Total CDBG Program Funds Budgeted	N/A	\$960,865.00
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:

Only four subrecipients are approved in accordance with their NSP Agreement/Contract to provide acquisition of foreclosed properties. They are as follows:

- Southeastern Massachusetts Affordable Housing Corp. (SMAHC)
- Neighborhood Housing Services Inc. (NHS)
- Brockton Economic Development Council Corporation (BEDCC)
- Engaged Ministries Inc. (EMI)

In accordance with their NSP "Agreements" all of the above-mentioned subrecipients are allowed to acquire bank owned foreclosed properties in the city of Brockton. Each subrecipient however has an approved unit count that cannot be exceed with approval from Building a Better Brockton. Unit count is as follows:

- SMAHC- nine (9) units of abandoned bank-owned foreclosed two and three family buildings
- NHS- 6-12 units (single and multifamily dwellings) of abandoned bank-owned foreclose and vacant (REO) 1-3 unit properties
- BEDCC- six (6) units of abandoned bank-owned foreclose and vacant (REO) 1-3 unit properties.
- Engaged Ministries Inc. (EMI) four (4) units of abandoned foreclose/REO; 1-3unit family homes.

Please note that to date we have only successfully acquired five (5) units (two building); a 2-family and a 3-family property. Property location is: 88-90 Highland Street (3) and 110 Highland Street (2). Therefore we have left accomplishment chart blank.

Property under agreement but have not closed yet are as follows:

- 65 Lawson Avenue- 1 unit (single family)
- 85 Albert Street- 1 unit (single family)
- 28 Lexington Street- 3units (multi-family)
- 22 Noyes Street- 1unit (single family)
- 170 Laureston Street- 2 units (multi-family)
- 224 Grafton Street- 3 units (multi-family)

Location Description:

Activity Progress Narrative:

Neighborhood Housing Services Inc. (NHS) Brockton Office- has identified two properties (28 Lexington Street (3-units) and 22 Noyes Avenue (single-family) through National Community Stabilization Trust (NCST) program. Our NSP participation with 22 Noyes Avenue will be its acquisition.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of buildings (non-residential)	0	0	0	0/0	0/0	0/0

Activity Locations

Address	City	State	Zip
22 Noyes Avenue	Brockton	MA	02303

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	
