FINAL FOR PUBLIC REVIEW & COUNCIL DATED 4/7/26

City of Fall River, Massachusetts

Paul E. Coogan, Mayor

Fall River Community Development Agency
Michael P. Dion, Executive Director/CFO

Year 2 Annual Action Plan

July 1, 2026 – June 30, 2027

Under 2025-2030 Consolidated Plan
HUD Federal FY26 Funding

Community Development Block Grant (CDBG) Program Year 52
Home Investment Partnership (HOME) Program Year 35
Emergency Solutions Grant (ESG) Program Year 40

To Be Submitted to the U.S. Department of
Housing & Urban Development

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

he Fall River Community Development Agency (FRCDA) is pleased to submit its Year Two Annual Action Plan (AP). The AP address community development needs, housing needs, homelessness needs and special needs. The AP addresses the three objectives of HUD:

- Creating suitable living environments.
- Providing decent, affordable housing; and
- Creating economic opportunities.

These objectives target households, who earn up to 80 percent of the Area Median Income (AMI).

The funding for Fiscal Year 2026 (July 1, 2026 – June 30, 2027) is Year 35 of the Home Investment Partnerships Program (HOME), Year 40 of the Emergency Solutions Grant Program (ESG), and Year 52 of the Community Development Block Grant Program (CDBG). As required by law, the CPD grants identified above are leveraged by various local, State and other Federal funding sources.

FRCDA is the lead in managing and administering the HOME, ESG and CDBG programs. FRCDA and the City administration are responsible for identifying the needs in the development of the Five-Year Consolidated Plan, the strategies to address those needs developed in the Year Two Annual Plan, and the outcomes reported in the Consolidated Annual Performance and Evaluation Report (CAPER). FRCDA also takes the lead on the Continuum of Care (CoC) grant application for funding for housing and services for the homeless, participates in Fall River's Homeless Service Providers Coalition, serves on the Mayor's Task Force to End Homelessness, sits on the Leadership Council and the Steering Committee of the South Coast Regional Network, and serves as a liaison between the citizens, service providers, subrecipients, City government and HUD.

The 2026-2027 Year Two Annual Plan development process included discussions, consultations, meetings, and the solicitation of information and data related to housing, homelessness and community development needs and reviewing proposed use of funds and program performance. Information regarding the planning process was advertised on the City's website, on Cable TV Access Channel and in certain government departments. A public hearing was held to gather information on the needs of the city residents, and another public hearing was held to present the proposed Year Two Annual Plan.

An important objective of the FRCDA's Con plan and Annual Plan is to provide decent, affordable housing. The FRCDA will continue its efforts to upgrade and preserve existing affordable housing stock and make the dream of homeownership come true through its various homebuyer, rehabilitation and Community Housing Development Organizations (CHDO) program activities. The primary sources of funds are the HOME and CDBG programs. Federal requirements provide for 100% of the HOME Program funds to be used to assist low-income households. There are incentivizing lead abatement and handicap accessibility programs that have given families and those with physical challenges a better standard of living.

The city of Fall River agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

The city of Fall River will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Housing Objectives:

- Provide rehabilitation assistance to preserve and upgrade the housing stock and promote historical preservation, provide homeownership assistance to expand affordable housing opportunities for first-time homebuyers, Provide fair housing services to affirmatively further fair housing choice, Lead and asbestos remediation and ADA compliant accessibility

Housing Outcomes:

- The number of housing units rehabilitated, The number of affordable units developed through new construction or conversion of non-housing structures, the number of re-occupied vacant/deteriorated units, The number of new homeownership opportunities, The reduction of the number of fair housing complaints, The number of housing units deleaded and free of hazardous materials and Increase the number of handicap accessible units

Homelessness Objectives:

- Provide community and supportive services for low- and moderate-income persons and those with special needs, Support efforts to develop/complete the Continuum of Care System for the

homeless through the provision of emergency shelters, transitional housing, permanent supportive housing, and supportive housing services.

Homelessness Outcomes:

The Fall River CoC has the following homeless strategy goals in place to address the needs of the homeless:

Strategy 1: Re-energize Commitment to End Homelessness

1. Re-invigorate the Mayor's Task Force on Homelessness as the Board of the COC.
2. Expand membership to include positions for key public and private stakeholders
3. Create a Year-long schedule of meetings that guarantees a minimum of 8 meetings per year
4. Include Regular Agenda items for all Task Force Meetings

Strategy 2: Prevent and Divert New Individuals and families from Becoming Homeless in Fall River

1. Establish a Prevention Subcommittee of the Mayor's Task Force/HSPC
2. Collect and review data related to Prevention
3. Join the statewide data warehouse project in 2018
4. Engage and advocate for additional local flexible prevention funds for people at risk of experiencing homelessness in Fall River
5. Engage McKinney Vento School liaison

Strategy 3: Expand Service Capacity

1. Identify additional service resources
2. Re-train provider staff on SOAR to increase access to SSI/SSDI resources
3. Increase street outreach efforts
4. Partnership with Southcoast and St. Anne's Hospitals
5. Increase partnerships with local businesses to expand employment training and placement programs within Fall River

Strategy 4; Create new PSH and PH Units and Opportunities

1. Research the supply of HUD-assisted private housing and create a campaign to encourage private landlords to adopt a homeless preference
2. Re-engage local PHA to a) create homeless preference on waitlists and to dedicate PBV and HCV vouchers to target chronically homeless households and b) establish a "move on/move up" initiative that allows PSH clients to voluntarily access FHRA units/subsidies
3. Explore the opportunity to target HOME resources to create PSH units within a broader development

4. Explore opportunities to increase the supply of rapid rehousing projects through COC, ESG, and possibly local resources.
5. Work with NeighborWorks Housing Solutions to explore opportunities to bring more housing vouchers to Fall River residents/units

Community Development Objectives and Outcomes:

- Provide a suitable living environment, provide decent affordable housing and Create economic opportunities: Availability/Accessibility, Affordability and Sustainability.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

CDBG - Under the CDBG program they offer programs to meet the objectives of HUD. During Fiscal Year 2024, FRCDA expended over $3,025,604 in CDBG dollars to assist low and moderate-income residents. The focus of expended CDBG money was to target affordable housing programs, infrastructure improvements, public service programs and economic development initiatives. A listing of those programs is as follows:

Sidewalk Improvement - the planned replacement of sidewalks on Kellog, Lawrence and Montaup Street.

Section 108 Loan Repayment - the continuation of two loan payments for the purchase of fire trucks for the city. Last year FRCDA spent approximately $450,000 for payments for these two loans.

Jobs for Fall River Inc - the creation and retention of 14 jobs.

CD Recreation - provided recreational opportunities to 538 unduplicated individuals and several special programs to assist over 10,000 people.

Senior Drop-in Centers - FRCDA continues to provide funding for the city's four senior centers. FRCDA provided 1,225 unduplicated seniors with services.

Park Improvements - FRCDA worked on the planning and execution of a new playground at Columbus Park. This playground will be installed this spring.

LMI Neighborhood Policing - FRCDA continued to help employee six police officers to patrol 4 LMI sectors of the city assisting 45,445 people during last year.

HOME Program - FRCDA did not meet its goals for the HOME program. The cost of housing is so high that the applicants that are applying do not have enough income, making them cost burdened. FRCDA did not receive any applications for our first-time homebuyer program and our homeowner rehab program. Our three CHDO's and outside investors continue to apply for HOME funding because it is a benefit to their projects. The Preservation Society of Fall River, a local CHDO applied for assistance with the purchase and rehab of 155 Linden Street. This is a three-unit property that was finished this year. All units were rented to households below 60% of the Area Median Income. The units were rented to two white households and another multi racial household. The rental expense for each unit was $1,510. During Fiscal Year 2024, FRCDA expended over $3,025,604 in CDBG dollars to assist low and moderate-income residents. FRCDA expended $838,372 in HOME dollars to promote home ownership and affordable housing improvements.

FRCDA is currently working with CHDO's and investors on 40 units throughout the city that will be made available in the near future.

Emergency Shelter Program - FRCDA, through Catholic Charities, assisted 25 clients with Rapid Re-Housing services and 51 clients with Homelessness Prevention Services last year. Steppingstone provided shelter services to 102 unduplicated homeless individuals. FRCDA provide approximately $63,000 (half of the cost) for increasing the services to 50 clients all year round at the First Step Inn. FRCDA cost $235,912 of ESG monies and the match provided was $513,370. FRCDA, through Solomon's Porch Church continues to offer an overflow shelter from December to March (in the cold weather months). FRCDA, through Christ the Rock Church also continues to offer a warming center for days when the temperature is cold.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

It is the intent of the Fall River Community Development Agency (FRCDA) to encourage and facilitate the participation of residents in the formulation of priorities, strategies and funding allocations related to the Consolidated Plan process, emphasizing involvement by low and moderate-income people, especially those living in low and moderate-income neighborhoods. Fall River also encourages participation of diverse populations, including people who do not speak English and persons with disabilities.

The FRCDA provides advanced public notice once any of the following documents are available: the Proposed Annual Action Plan or Consolidated Plan, any proposed Substantial Amendment, and the Annual Performance Report. In addition, the FRCDA provides public notice of all public hearings related to the funds or to the planning process covered by this CPP.

Public notices are published on the City's website and on Cable TV Access Channel. Notices are given through mailings to neighborhood organizations, public housing resident groups, faith-based organizations in lower income neighborhoods and agencies providing services to lower income people.

The consolidated application development and citizen participation process implemented in Fall River continues to place heavy reliance upon program beneficiaries, other Fall River residents (particularly very low and low-income persons, those living in slum and blighted areas where funds could be expected to be used, residents of public and assisted housing developments, minority and non-English speaking persons, and persons with mobility, visual, or hearing impairments), public and private service providers, for-profit and nonprofit agencies, and neighborhood and community groups in the identification of needs and problems and the development of strategies and eligible activities, projects, and programs to address them.

Public hearings are held at key stages of the process to obtain the public's views and to provide the public, to the greatest extent possible, with responses to their questions and comments. The FRCDA holds public hearings to obtain input regarding community needs during development of a Consolidated Plan, to review proposed uses of the funds in each Annual Action Plan, and to assess how funds were spent during the previous program year as reported in the Annual Performance Report. All public hearings are held at locations accessible to people with disabilities. If non- English speaking or hearing-impaired residents request assistance to participate in a public hearing, the FRCDA will provide appropriate assistance to the greatest extent possible.

To further identify housing, homeless and community development needs and priorities, a Consolidated Plan Survey was mailed to CDBG, ESG, HOME program providers, municipal departments, agencies and individuals, nonprofit corporations, neighborhood groups and organizations, and elected City Council and School Committee members. Additional copies were made available.

The Consolidated Plan development process also included follow-up discussions, consultations, meetings, and solicitations of information and data related to housing, homeless, and community development needs, and the review of proposed use of funds and program performance.

The consultation phase of plan development involved many agencies representing housing services, social services, fair housing services, health services, homeless services, HOPWA services, lead-based paint removal services, government – state, county & local, metro. planning agencies, and the public housing authority.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The Fall River Community Development Agency (FRCDA) outreached to many elected officials, local non-profit organizations, to past and present sub-recipients of CDBG, HOME, ESG and COC grant funds, to institutions of higher education and the public for the participation throughout the Consolidated Planning process. The city invited them to submit suggestions, ideas, requests for funding and comments.

The survey was followed by a public hearing held on January 7, 2026, and March 25, 2026. On December 5, 2025, the Citizens Participation Guide was published on the city of Fall River's Municipal Website. The public hearings were advertised in the Municipal Website, Fall River Government Television and the City Clerk's office on December 19, 2025. Requests for Funding were made available at FRCDA and the deadline for submission was January 21, 2026.

The Draft Consolidated Plan was made available on March 11, 2026, through April 13, 2026. During the 30-day comment period there were no comments submitted.

6. Summary of comments or views not accepted and the reasons for not accepting them

None

7. Summary

The Fall River Community Development Agency (FRCDA) will continue to work with city departments, city non-profit agencies, neighborhood associations and city residents in identifying the needs, developing strategies and implementing programs and services that can be evaluated in a performance measure environment. This Five-Year Consolidated Plan and Year Two Annual Action Plan details those needs and sets the strategies for making the FRCDA successful in creating suitable living environments, providing decent, affordable housing, and creating economic opportunities for its residents.

FRCDA is always looking for feedback on the programs we fund. It is important that programs funded are working at the most optimal levels. If you have any questions regarding this Consolidated Plan and Year Two Annual Plan please contact Michael P. Dion, Fall River Community Development Agency Executive Director/CFO at 508-679-0131.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	FALL RIVER	Community Development Agency
HOME Administrator	FALL RIVER	Community Development Agency
ESG Administrator	FALL RIVER	Community Development Agency

Table 1 – Responsible Agencies

Narrative (optional)

The responsibility of coordinating the planning, development, and submission of the ***City of Fall River Year Five Annual Action Plan (AP)*** was assigned by Mayor Paul E. Coogan to the Fall River Community Development Agency (CDA). CDA serves as the lead agency in coordination, preparation and administration of the Consolidated Plan, Annual Action Plan, and the Consolidated Annual Performance Evaluation Report (CAPER). CDA administers CDBG, HOME, ESG and McKinney-Vento funds.

The City of Fall River is committed to improving the quality of life of low and moderate- income residents that call Fall River their home. CDA's primary goal is to first recognize the unique needs of our diverse community, its neighborhoods and its people. By listening to our citizens, we will continue to develop programs that address fair and affordable housing, public safety, infrastructure, education and economic development needs. We will expand our work with neighborhood leaders to foster new ideas, bring about positive changes and strengthen our commitment to public service. We will utilize our experience to develop, maintain and enhance programs that target, stabilize and improve neighborhoods where our residents most need help.

Consolidated Plan Public Contact Information

The responsibility of coordinating the planning, development, and submission and administration of the *City of Fall River Year Five Annual Action Plan* was assigned by Mayor Paul E. Coogan to the Fall River Community Development Agency (CDA). The Year Five Annual Action Plan Public Contact Information is as follows:

City of Fall River

Community Development Agency

One Government Center

Fall River, Massachusetts 02722

(508) 679-0131

Michael P. Dion, Executive Director/CFO

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

In the development of the Year Two Annual Action Plan, the Community Development Agency has held public hearings and meetings with community stakeholders and social service providers. The Agency consulted the public through the issuance of a survey. The survey identified the community development needs, housing needs and the needs of the homeless. The city has relied heavily on public hearings, survey results and consultations in the development of the Consolidated Plan and Year Two Annual Action Plan. Throughout the implementation of the Five-Year Plan and development of the Annual Action Plans, the CDA will continue to encourage participation from the public and stakeholders.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City works with the Fall River Housing Authority, two active Community Housing Development Organizations, Fall River Health Department, HEALTHfirst Family Care Center, Bristol Aging and Wellness, the Fall River Homeless Service Providers Coalition and multiple nonprofits to coordinate and provide services.

The City actively participates in a local group of social service providers, faith-based organizations and other stakeholders to identify gaps in homelessness; actively participates in a local task force to end homelessness; actively participates in a regional effort to end homelessness; develops affordable housing with nonprofit corporations; and regularly meets with the Housing Authority to review current and future service goals.

The city continues to participate in the Fall River/New Bedford Housing Partnership. The Partnership consists of local lending institutions, mortgage and credit counseling agencies, and local and state housing advocacy groups. The Partnership provides foreclosure prevention counseling opportunities, educates consumers about purchase and rehabilitation programs for foreclosed properties, and offers innovative loan products for affordable home ownership.

Under the McKinney-Vento grant, using Tenant-Based Rental Assistance (TRA), the City links Steppingstone, Inc. (a residential treatment provider serving homeless addicts) with the Fall River Housing Authority to provide rental assistance to formerly homeless individuals and families. The City, as grantee on all 7 McKinney-Vento grants, works closely with all program managers to ensure program compliance and timely expenditure of funds.

The Fall River Homeless Coalition of Service Providers consists of local governmental agencies, private non-profit substance abuse agencies, elder service agencies, mental health agencies, veteran agencies,

and housing agencies. This group meets monthly to coordinate services to eradicate homelessness, improve access to mainstream resources and to help families maintain housing.

The group is in the process of implementing a Coordinated Assessment Center which will match the needs of clients to the services available. This Center will streamline the intake and assessment process and would reduce the time people spend moving from provider to provider before finding the right match.

The city coordinates with SRPEDD (Southeastern Regional Planning and Economic Development District) to develop state and federally funded transportation projects that benefit Fall River and the metropolitan region.

In December 2004, the Mayor's Task Force to End Homelessness, made up of governmental department heads, service providers, consumers and business leaders, was formed to develop a strategic plan to end the cycle of homelessness. Due to changing economic situations, the Task Force has broadened to acknowledge all homeless individuals and families, as well as those under housed and at risk of homelessness.

The Task Force working with many service providers, has implemented a homeless prevention strategy to reduce homelessness. To implement the strategy many service providers are coordinating mental health counseling and advocacy services, education and job training assistance, health services and housing services.

The Citys Consolidated Plan and Year Two Annual Action Plan are prepared in coordination with the Citys Master Plan, the Citys Open Space and Recreation Plan, the Citys 10-Year Plan to End Homelessness and the Fall River Housing Authority Five Year and One Year Plan which included outreach to citizens, community groups, local agencies and nonprofit organizations.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Fall River's Consolidated Plan includes the CoC's strategic plan goals for addressing and ending homelessness. Fall River's ConPlan goals support efforts to develop/complete the CoC System for the homeless through the provision of emergency shelters, transitional housing, permanent supportive housing, supportive services and street outreach. Its general investment priorities are to develop a range of housing options for homeless persons and families, and develop and maintain a network of supportive services leading to independence for homeless persons and those at risk.

FRCoC uses ESG funds to support shelter services, operations, homeless prevention and rapid re-housing. ESG funds provide shelter, overflow shelter and emergency weather event beds to individuals experiencing homelessness in Fall River and provides housing relocation and stabilization in the form of short- or medium-term rental assistance.

FRCoC's Street Outreach efforts are headed by the FAST (Fall River Addiction, Support, and Treatment) Team, a collaboration of the FR Police Department and city government, and includes members such as police officers, city officials, emergency management personnel, hospital staff, mental health clinicians, recovery coaches, PWLEE, and outreach and shelter workers. The Team identifies and visits homeless encampments. Motivational interviews are conducted using trauma-informed and client-centered methods in order to build a rapport with the homeless.

The FAST Team and Catholic Charities of the Diocese of Fall River devised Enhancement Without Encampments, a program that works to entice individuals with substance use disorders to leave the homeless encampments and enter treatment. The Team formed connections with sober house owners/managers in the Greater Fall River area so there will be sober housing units waiting for them upon exiting treatment.

Other services for those experiencing homelessness include:

- THRIVE for Humanity - volunteers that provide lunch and a place to seek medical services and other community resources every Thursday and lunch and basic needs every Saturday at a centrally located indoor space.
- The YMCA provides free showers for the unsheltered every weekday, and "Laundry Love" is a program that offers free laundry services two days a month.
- Fees to obtain Birth certificates are waived by the City Clerk's Office, and fees for state Identification cards are paid for by the Greater Fall River United Way.
- Outreach workers meet the street homeless where they are at encampments, veterans drop-in centers, the public library, emergency departments, etc., to provide lunches, hygiene items, blankets, tents, etc.

Substance Abuse Task Force has established safe stations for those struggling with addiction to be connected to services. HealthFirst and SSTAR family healthcare centers provide support in the goal to end homelessness.

For Veterans ineligible for traditional services: Community Housing Resource Board and the City Veterans Service Officer have 6 units with veterans preference in all units, and Community Action for Better Housing and the VSO have 6 units for veterans (2 handicap). A regional Veterans Committee identifies homeless veterans using a By-Name List and addresses their needs on a case-by-case basis. The Registry helps identify barriers to housing and services.

FRCoC has a permanent supportive housing program, Francis House, for 8 homeless youth, ages 18-24. The youth must be HUD-homeless with disabilities and are encouraged to be in school or working. CCFR has also a Transitional Housing program for youths.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Fall River Community Development Agency formed a committee in order to consult with the Continuum of Care on performance standards for evaluation. The ESG Committee developed performance standards based on ESG subrecipients' program goals and objectives. All CoC members were provided the opportunity to join the ESG Committee, as anyone could participate whether they are an ESG subrecipient. In 2018, the ESG standards, along with the CoC Governance, were reviewed and revised with the assistance of a consultant group. In July 2025, CDA reviewed and revised the ESG statistics that are collected from the ESG programs to better reflect reporting needs.

The CDA solicits proposals from non-profit care providers in order to compete for the ESG funding. Proposals must adhere to HUD Federal Register 24 CFR Parts 91 and 576, which pertain to the ESG Program. CDA initiates a formal Request for Funding (RFF) application. The written proposal must contain information about the organization including experience in disbursing federal funding and reporting, amounts being requested, use of funds, a description of the project, matching funds and other pertinent information.

The Fall River CoC has a Homeless Management Information System dedicated grant through the McKinney-Vento Grant application and was established among the Fall River homeless service providers in August 2004. Policies and procedures were developed at start-up and updated in July 2011 and again

over the course of 2018, along with the Governance Charter and ESG standards. Data Standards are updated as HUD mandates new data requirements. CDA is the HMIS Lead.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Flint Neighborhood Association
	Agency/Group/Organization Type	Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
2	**Agency/Group/Organization**	Steppingstone
	Agency/Group/Organization Type	Services-homeless Major Employer
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Director of Homeless Services, Rosa Medeiros talked about servicing 50 clients, expanding MAT services, increasing housing units and moving people into permanent supportive housing. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is what are the needs of the homeless people and how to build capacity.

3	**Agency/Group/Organization**	United Way of Greater Fall River
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings.
4	**Agency/Group/Organization**	Citizens for Citizens
	Agency/Group/Organization Type	Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is the continuation of working together to implement our antipoverty strategy.
5	**Agency/Group/Organization**	New Bedford Women's Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is the funding for domestic violence survivors.

6	**Agency/Group/Organization**	SER-Jobs for Progress, Inc
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director, Maria Ferreira-Bedard said that the city needed more affordable housing, more ESOL slots, and more childcare slots preferably with transportation. The goal of SER-Jobs is to continue to grow its capacity to serve emerging needs, particularly in adult education activities. SER-Jobs also wants to continue to build partnerships with other local providers for more wrap-around services. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is to provide anti-poverty programs to city residents.
7	**Agency/Group/Organization**	Southeastern Regional and Economic Development District
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mr. Jeffrey Walker talked about how SRPEDD works with the US EDA and other agencies like the region's federally designated Economic Development District. He talked about SRPEDD's involvement in the City's Mother's Brook, Industrial Sewer Upgrade project, the Industrial Parks, Workforce Initiatives, and National Offshore Wind. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. FRCDA and the City consult with SRPEED continuously throughout the year about planning and transportation initiatives effecting not only Fall River but also the South coast region. The anticipated outcome is the prioritization of planning and transportation projects.
8	**Agency/Group/Organization**	Catholic Charities of the Diocese of Fall River, Inc.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Susan Mazzarelli, Executive Director, spoke about the need for affordable housing for renters and homebuyers, the need to create housing subsidies, additional legal services, mental health and substance abuse programs, funding for legal aid, re-entry programs and collaboration with local trade unions. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is what is the best way to use ESG funding.
9	**Agency/Group/Organization**	FALL RIVER COMMUNITY HOUSING RESOURCE BOARD, INC.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director Joseph Rodrigues stated that Massachusetts has become one of the most expensive housing markets in the country. He stated that CHRB will continue to assist the city with their need to increase the supply of affordable housing, increasing their affordable units to 100 over the next five years. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is to increase the supply of affordable housing.
10	**Agency/Group/Organization**	City of Fall River-Park Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Director of Parks, Darren Medeiros, spoke of the continued need to pursue sufficient funding. Most of the present facilities in the city parks have not been upgraded in several years. He talked about restoring historic park buildings and providing state-of-the-art sports venues and facilities. He commented on the need to repurpose fields from activities that have become less popular. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is the needs of the Park Department.
11	**Agency/Group/Organization**	Fall River Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director, Kevin Sbardella, spoke of the need to increase funding for their Capital and Operating Funds Budget. Their goal is to make units affordable and provide services so that residents can live independently. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is to increase affordable housing and promote self-sufficiency.
12	**Agency/Group/Organization**	City of Fall River-Planning Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Director Aguiar spoke about increased funding for infrastructure projects and amenities. He said there is an increased need for housing of all types and to improve the livability of the city. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is what infrastructure projects need CDBG funding.
13	**Agency/Group/Organization**	Bristol County Chamber of Commerce
	Agency/Group/Organization Type	Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is how to support small business.
14	**Agency/Group/Organization**	Fall River Carrer Center
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	There is a need to develop a talent pipeline of job seekers to meet the needs of area employees. Employers finding workers with the right skills is a clear need. Mr. Perreira said that many job seekers lack work readiness skills. Workforce training and development are very much needed. Expanding training, education, employment and career opportunities for at-risk populations is a much-needed goal. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is the continued support of workforce training and development and economic development strategies.
15	**Agency/Group/Organization**	Fall River Homeless Coalition of Service Providers
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The Fall River Homeless Coalition of Service Providers discussed the problems of the homeless and how more resources are needed. Providers talked about the need for affordable housing and how the homeless can access affordable housing.
16	**Agency/Group/Organization**	Fall River Mayor's task Force to End Homelessness
	Agency/Group/Organization Type	Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Mayor's Task Force to End Homelessness is consulted monthly throughout the program year trough meetings. FRCDA is a member of the task force. The work of the task force is instrumental in the overall planning and implementation of the Continuum of Care Grant and the City's homeless population. The task force was invited to the public hearings. The anticipated outcome is the continued focus of homelessness programs and their effectiveness.
17	**Agency/Group/Organization**	Fall river Veteran's Office
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is to help veterans based on their needs.
18	**Agency/Group/Organization**	STANLEY STREET TREATEMENT AND RESOURCES
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is how to help substance abusers and the homeless population.
19	**Agency/Group/Organization**	VETERANS TRANSITION HOME
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is how to meet the needs of the veteran population.
20	**Agency/Group/Organization**	HEALTHFIRST FAMILY CARE CENTER INC.
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Several team members responded to our questions. They talked about how homelessness, the public water fluoridation, more funding for housing and Community Health Workers, reviewing the Paid Family Leave Act and assistance to our non-speaking English population was of the utmost importance. They talked about the goals of the Agency. They talked about behavioral health needs, transportation, school-based health center services workforce and wellness programs and dental specialty services. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is a focus on the needs of the community and how CDBG funding can best address those needs.
21	**Agency/Group/Organization**	Lower Highland Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
22	**Agency/Group/Organization**	North End Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
23	**Agency/Group/Organization**	People Improving Communities and Neighborhoods Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director, Megan Stirk, stated that PICAN will continue to express interest in affordable housing projects as they have consistently expressed this interest to then City each year. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is the development of safe, affordable housing.

24	**Agency/Group/Organization**	Sandy Beach Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
25	**Agency/Group/Organization**	Salvation Army
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is what are the needs of the low income population and what services they need.
26	**Agency/Group/Organization**	Steepbrook Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan, the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
27	**Agency/Group/Organization**	Maplewood Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.

28	**Agency/Group/Organization**	Corky Row Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
29	**Agency/Group/Organization**	FR Kelly Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
30	**Agency/Group/Organization**	Bank Street Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
31	**Agency/Group/Organization**	Below the Hill Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
32	**Agency/Group/Organization**	Meridian Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.

33	**Agency/Group/Organization**	Copicut Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
34	**Agency/Group/Organization**	South End Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
35	**Agency/Group/Organization**	Niagara Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
36	**Agency/Group/Organization**	Highland Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Association received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during the Annual Plan development. This discussion helps in planning on how to focus on the use of CDBG funding.
37	**Agency/Group/Organization**	Fall River Board of Realtors
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. FRCDA consults with the Board on a yearly basis concerning the housing needs to residents. The anticipated outcome is how to better serve the low-income homebuyers and renters.

38	**Agency/Group/Organization**	Youthbuild - Fall River
	Agency/Group/Organization Type	Services - Housing Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Director Joseph Barakat goal is to provide two units of housing that YB trainees can assist with rehabbing for low-income families. He also wants to make an impact in the community with service work and by improving the youth who live there. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is to increase the supply of affordable housing and youth workforce development.
39	**Agency/Group/Organization**	Fall River New Bedford Housing Partnership
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The group was started to educate residents of both communities about housing that was available and what was needed to assist them to find housing that suits their needs. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is the education of potential homebuyers, including what lending vehicles are at their disposal.
40	**Agency/Group/Organization**	City of Fall River Health Dept.
	Agency/Group/Organization Type	Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Health Director Tess Curran spoke about how Fall River has more adverse health outcomes as compared to the state. She said the Health Department continues to address this issue and works as a partner with local organization. Ms. Curran stated that the goal over the next five years is to expand capacity of the department and to seek new grant opportunities. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is a healthier Fall River.
41	**Agency/Group/Organization**	Fall River Redevelopment Authority
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director, Sarah Page spoke about the need for funding for the infrastructure and streetscape improvements to support neighborhood development. She talked about how the legislature needs to pass the Downtown Vitality Act to create a funding mechanism to support downtown management strategies. The Redevelopment Authority wants to complete an Urban Renewal Plan for the Flint, continue to implement the Downtown Urban Renewal Plan, develop 19 acres of waterfront land by the removal of an elevated Route 79, and continue to develop waterfront amenities. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is improvement of city neighborhoods and waterfront.
42	**Agency/Group/Organization**	Massachusetts Department of Public Health
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The Massachusetts Department of Public Health is consulted throughout the program year concerning the abatement of lead paint in rental housing. Residents who suffer from lead paint poisoning and landlords, are referred to the FRCDA for help in abating the lead in their property. FRCDA has consulted with the Massachusetts Department of Public Health in preparation for the Annual Plan to list the services offered by them that are available to city residents.
43	**Agency/Group/Organization**	Massachusetts Executive Office of Housing and Livable Communities
	Agency/Group/Organization Type	Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Massachusetts Department of Housing and Community Development is consulted throughout the year when DHCD funding is a funding source in any affordable housing rehabilitation project in the city. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings.
44	**Agency/Group/Organization**	Massachusetts Office of Labor and Workforce Development
	Agency/Group/Organization Type	Services-Employment Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MASS Development is lead in the Fall River TDI District in downtown Fall River. The TDI partnership is a group of local city leaders, non-profit agencies and Mass Development whose sole purpose is to revitalize the downtown area from Pocasset Street south to Morgan Street. The anticipated outcome is the creation of a new Flint TDI District. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings.

45	**Agency/Group/Organization**	Mass Housing Partnership
	Agency/Group/Organization Type	Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ms. Joaquim responded with Mass Housing's mission and values. She spoke about the importance of agility in the delivery of responsible lending products and housing opportunities and services. She spoke about the intense focus on needs of their customers and people in the communities they serve. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is providing lending products that promote affordable housing.
46	**Agency/Group/Organization**	JOBS FOR FALL RIVER, INC.
	Agency/Group/Organization Type	Services-Employment Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Vice President Ken Fiola, Jr. spoke about the need to improve economic development opportunities, increase educational attainment levels, create more employment and housing opportunities. Mr. Fiola works closely with FRCDA and the Redevelopment Authority to help address economic development and increase job opportunities for low and moderate individuals. Over the next 5 years BCEDC will continue to work with the City to increase new growth in terms of Industrial, Commercial, Restaurant and Housing to generate additional tax revenue for the City. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is funding for job creation and retention for low-and-moderate income people.
47	**Agency/Group/Organization**	Fall River Council on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Director Millerick stated they will continue to provide programs that promote the well-being of seniors. They will continue to promote the senior centers as vibrant and target healthy living alternatives. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is to continue to serve the expanding aging population.
48	**Agency/Group/Organization**	City of Fall River Police Department
	Agency/Group/Organization Type	Services - Victims Other government - Local

	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Chief stated that it is the goal of the Police Department to suppress crime in the City's underprivileged areas. It is important to fund walking beats and police officers on bikes to enhance public safety. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is how to expense CDBG funding and how to keep city residents safe.
49	**Agency/Group/Organization**	People Incorporated
	Agency/Group/Organization Type	Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	President and CEO, Megan Stirk talked about how the agency has historically been responsive to the needs of the Fall River and regional population. Ms. Stirk spoke about home early childhood education is extremely important, especially for low-income families. The Agency received the Citizen Participation Plan, the Request for Funding and they were invited to the public hearings. The anticipated outcome is how to invest CDBG funding.
50	**Agency/Group/Organization**	Greater Fall River Recreation Committee Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director, Grace Gerling, spoke about how Recreation provides a safe environment for the City's youth and their families. She talks about sustainable funding is very important to ensure recreational and school programming. The Food Pantry ensures food security and stability. The goal of the Agency is to expand services and to collaborate with local government to maximize resources. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is to reduce poverty and provide public services to address the City's population.
51	**Agency/Group/Organization**	Bristol Elders Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency talked about the need for affordable housing, community support, transportation, legal and outdoor spaces and services. Older adults need non-emergency travel services, infrastructure improvements and health services. Bristol Elder Services is conducting a needs assessment which will set the goals for the next three years. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is the best use of funding for our elderly population.

52	**Agency/Group/Organization**	YMCA Southcoast
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Director spoke about the continued support for childcare, education needs and food insecurity. She wants to continue to increase the membership, provide quality training and collaborate with partners to address pertinent needs in the community. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings.
53	**Agency/Group/Organization**	Fall River Government Cable TV - Comcast
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mr. Kochman reported that cable and broadband are currently used for many of our community's programming and school-based production needs. We use point-to-point video distribution as well as wide area sharing of all aspects of city-wide and school-based programming. Emergency notification, public, government and community service announcements as well as city and school meetings are at the core of our services. There is a need for continued community outreach, public awareness and the expended growth and development of new deployment technologies and infrastructure. Expanded areas and locations for broadband will be critical in the deployment of vital city, school department and non-profit agency information. The anticipated outcome is to increase the participation of city residents in all CDA programs.
54	**Agency/Group/Organization**	Fall River Dept of Emergency Management
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	EMA Director, Richard Aguiar talked about how his Agency is required to have emergency evacuation plans in place for large gatherings. His agency responses to fire and emergency calls and is a proactive agency. He is a part-time employee, but he believes that a full-time EMA Director will be required by MEMA in the next couple of years. The anticipated outcome is FRCDA will continue to consult with Director Aguiar to ensure safeguards are in place and they are reviewed.
55	**Agency/Group/Organization**	Preservation Society of Fall River, MA
	Agency/Group/Organization Type	Housing CHDO

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director, Long stated that they will continue to develop low-income housing in the City. Their goal is to rehabilitate one property each year for the next five years. The Agency received the Citizen Participation Plan; the Request for Funding and they were invited to the public hearings. The anticipated outcome is to create more affordable housing opportunities.

Identify any Agency Types not consulted and provide rationale for not consulting

FRCDA consulted with Agencies that would have a direct impact on the City's Annual Plan. During the operational year FRCDA most likely will consult with other organizations that are currently not listed in this Plan. FRCDA will include those organizations in future plan development.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Fall River	The City of Fall River has established a ten-year plan to end chronic homelessness. The Plan's recommendations for permanent supportive housing, shelter services, transitional housing, permanent housing and homeless prevention mirror the goals of the Consolidated Plan.
Master Plan	City of Fall River - Planning Dept.	The City of Fall River established a Master Plan in 2009. This plan serves as a guide for the development and management of the city. The Plan deals with four underlying themes to guide Fall River's future; Neighborhood Stabilization, Sustainability, Economic Development, and City Character. This plan talks about improving existing housing, providing recreational opportunities, increasing economic development opportunities and providing services that support families and elderly, all of which are priorities in the Five-Year Consolidated Plan. This Master Plan will help guide how CDBG, HOME and ESG resources are utilized.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Open Space and Recreation Plan	Open Space and Recreation Task Force	This plan makes a commitment to increase the number of and improve access to recreational facilities for people of all abilities and from all neighborhoods. This plan helps the FRCDA on how to strategize spending CDBG monies as they relate to park and playground improvements, new public facilities and public services dealing with recreation.
Fall River Housing Authority Agency Plan	Fall River Housing Authority	The Fall River Housing Authority writes their Annual Agency Plan which describes their housing goals, modernization efforts and housing needs in Fall River. This Plan helps FRCDA determine how to invest CD HOME monies and HEARTH Act monies. This Plan helps establish CDA's housing goals. FRCDA and the FRHA both determine that the FRHA Annual Plan and the City's Five-Year Con Plan are consistent with each other.
Analysis of Impediments to Fair Housing	Fall River Community Development Agency	The Fall River Community Development Agency prepares both the Five-Year Consolidated Plan and the AI. Actions to address impediments to fair housing are incorporated into the Five-Year Consolidated Plan, the Year Five Action Plan and the yearly Consolidated Annual Performance Evaluation Report.
WIB Strategic Plan	Bristol Workforce Investment Board	WIB's plan strives to increase the occupational skill attainment, employment, earning of participants, improve the quality of the workforce, reduce dependency on public assistance, and enhance the productivity and competitiveness of the region. This includes expanding education, training, employment, and career opportunities for at-risk populations. The goal of the plan aligns with the goals in the Consolidated Plan. The use of ESG funding stabilizes the basic needs of the workforce. The use of CDBG monies for job creation and job retention creates opportunities for the newly trained workforce. In addition, the investment to attract new businesses is validated by the creation of a skilled workforce called for in the WIB Strategic Plan.
Comprehensive Economic Development Plan	SRPEED	The plan promotes the expansion of industrial land, preservation of existing business and industry, maintain and enhance the quality of life, support the development of transportation projects for economic development, pursue sustainable development, improve the education and skills of the workforce and attract high skill/high wage businesses. The plan reflects the Consolidated Plan in regard to large capital improvement projects, maintaining existing jobs and job creation.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Flint Urban Renewal Plan	Fall River Redevelopment Authority	The City of Fall River, functioning through the Fall River Redevelopment Authority, created the Fall River Flint Urban Renewal Plan. The purpose of the Urban Renewal plan is to identify current conditions that have been obstacles to investment, determine the needs of the Flint and the goals for its redevelopment, and define those actions that will create incentives for the private market, over time, to address existing conditions.
Downtown Urban Renewal Plan	Fall River Redevelopment Authority	The City of Fall River, functioning through the Fall River Redevelopment Authority, created the Fall River Downtown Urban Renewal Plan. The purpose of the Urban Renewal plan is to identify current conditions that have been obstacles to investment, determine the needs of the downtown and the goals for its redevelopment, and define those actions that will create incentives for the private market, over time, to address existing conditions.
Waterfront Urban Renewal Plan	Fall River Redevelopment Authority	The City of Fall River, functioning through the Fall River Redevelopment Authority, created the Fall River Waterfront Urban Renewal Plan. The purpose of the Urban Renewal plan is to identify current conditions that have been obstacles to investment, determine the needs of the waterfront and the goals for its redevelopment, and define those actions that will create incentives for the private market, over time, to address existing conditions.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

The Fall River Community Development Agency (FRCDA) has created a document entitled "Citizen Participation Plan" that establishes the process the FRCDA must follow for the preparation of the Annual Action Plan. This document is continually updated to ensure that the proper procedures are followed.

Initial outreach to the public begins with the distribution of a survey that covers topics such as homelessness, economic development, housing, public safety, etc. These surveys are distributed to numerous agencies, senior centers, neighborhood groups and made available on the city's website. The survey results are used by FRCDA to assist in determining what the public believes are the most important issues facing the city.

The planning and citizen participation process starts each November when Fall River CDA staff creates a "Planning Process Timetable" so that each citizen participation requirement is scheduled in advance to guarantee that the proper time and notifications are adhered to. In early December a citizen participation outreach package is developed and sent out via email and regular mail to elected officials, non-profit agencies, city neighborhood associations, various city departments and other interested parties. The outreach package contains the following:

- Letter from Fall River CDA briefly explains the upcoming Annual Action Plan and the Consolidated Plan and dates for the public hearings.
- A Guide to Development that explains the process for both the Annual Plan and Consolidated Plan in detail. This includes "Background", "Purpose", "Program Year", "Contents of Consolidated Plan", "Citizen Participation" and anticipated funding for the coming program year.
- A Citizen's Guide that makes residents, public agencies and other parties aware of the amount of federal funds available, the range of activities that may be undertaken, availability of technical assistance in preparing proposals and the availability of applications for funding.
- Request for Funding application.

In early December the Citizen's Guide is published on the Municipal Website. The Citizen's Guide contains various information including the public hearing dates. In mid-December a Public Hearing notice is placed on the Municipal Website specifically to announce the location, date and

time of the January public hearing for the development of the Consolidated Plan and the Annual plan. This same notice is placed on the Citizen Access cable TV along with posting it inside Government Center.

In January, Fall River conducts a public hearing held at Government Center located within the City Council Hearing Chamber. The location is accessible to people with disabilities. Testimony expressed at the public hearing is utilized in preparation of the proposed Consolidated Plan and Annual Plan summary, which are published to provide citizens with the opportunity to examine and to comment on its contents. At this point another public hearing is scheduled for March and the same process for advertising the first public hearing takes place during the month of February. The public is notified that the summary is available at the Fall River CDA, the City Clerk's office, and the Main Public Library for public review.

Once all public comments are considered, the Consolidated Plan and Annual Action Plan are finalized and the activities designed to address local needs are then budgeted with the available funds. The final version is then made public and submitted to HUD. Based on survey results and citizen participation, the City determined its priority needs and set goals that the City feels are attainable over the next five years.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	The public hearing on January 7, 2026, was attended by seven people. March 25, 2026, public hearing had no attendees	See attached minutes	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community	Public Hearing notices were posted on City's website. Funding Allocations and Draft Action Plan was posted on the website.	No comments were received.	None	
3	Cable TV Access	Residents of Public and Assisted Housing	Public hearing notices were posted on Citizens Access Cable Television Channel 95 and FRGTV Channel 18	No Comments were received	None	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The Fall River Community Development Agency (FRCDA) will work closely and collaboratively with Federal, State, and local government to identify grant funding opportunities that can be used in conjunction with CDBG, HOME, ESG and COC grant monies to further the priorities identified in the Five-Year Consolidated Plan and the Year Two Annual Action Plan. The CDBG program provides resources to address a wide range of unique community development needs. The ESG program provides funds to support essential services related to emergency shelter and street outreach, emergency shelter operation and renovation, short-term and medium-term assistance for individuals and families who are homeless or at risk of homelessness, housing relocation and stabilization services for individuals and families who are homeless or at risk of homelessness. The HOME program is used to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership to low-income people. The COC program is used to provide permanent supportive housing, transitional housing and supportive services to chronic homeless individuals and families. The FRCDA will partner with the Fall River Housing Authority, local CHDOs, homeless providers, social service providers and anti-poverty programs to obtain grant funding to improve the lives of the low-income residents of the City. In the chart below, the CDBG and HOME Prior Year Resources Box amount is a projected number. The CDBG number represents

funds that were committed in the prior year activities that were not expensed.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,481,916.00	0.00	0.00	2,481,916.00	7,428,976.00	The City will utilize CDBG funds to undertake a variety of projects including S108 loan repayment, public improvements, economic development, housing, public services and planning and administrative work.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,123,644.01	120,000.00	300,000.00	1,543,644.01	4,378,459.99	The City will utilize HOME funds to undertake a variety of programs including first-time homebuyer opportunities, rehabilitation loans, acquisition and new construction for multifamily and ownership opportunities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	217,766.00	0.00	0.00	217,766.00	690,654.00	The City will utilize ESG funds to undertake a variety of programs including shelter services and operations, rental assistance and rapid re-housing assistance.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

FRCDA leverages its federal funding (CDBG, HOME, ESG and COC) with state, local and private funding. The HOME program requires an annual match based on the amount of HOME funds drawn down from the FRCDA's HOME Trust Fund account for the program year. The City of Fall River qualifies for a 50% reduction in the match requirement due to a fiscal distress criterion. The City will use the following sources to meet the required annual match.

State Programs

- Energy Conservation Programs
- MassHousing Soft Second Loan Program
- MassHousing Homebuyer Program
- Massachusetts Rental Voucher Program (project-based and mobile)
- Affordable Housing Trust Fund - Masshousing
- Alternative Housing Voucher Program
- Get The Lead Out Program
- Homeowner Septic Repair Loan Program

The Emergency Solutions Grant (ESG) program requires that the City's yearly ESG entitlement amount is matched by 100%. The three programs operated through this grant are matched with state grants from the Massachusetts Department of Public Health, Massachusetts Department of Children and Families, Catholic Charities Appeal money from the Diocese of Fall River, MA, fees, private donations, and fundraising activities.

The HEARTH Act of 2009 mandates that Project Subrecipients of all Continuum of Care programs must demonstrate at time of application that they can provide a match for all eligible program costs except leasing. The match may be cash or in-kind and must equal 25% of all eligible costs under the CoC Program interim rule except for leasing costs. The service providers submit evidence of matching funds from governmental, private or non-profit entities, which must be evidenced by a Memorandum of Understanding.

The Community Development Block Grant Program (CDBG) does not require a match. Several programs funded with CDBG apply for other state and federal grants as a source of leveraging and some programs receive local grants and charge a small minimal fee to take part in programs that they offer.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Any available publicly owned land or property located within the jurisdiction could be used for the furtherance of affordable housing opportunities or recreational activities.

Discussion

The Fall River Community Development Agency and its subrecipient providers are continually developing strategies to secure funds and resources to leverage CDBG, HOME, ESG and COC Grant programs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create and Preserve Affordable Housing	2025	2029	Affordable Housing	Community Wide - Entire City	Affordable Housing	CDBG: $340,435.00 HOME: $1,543,644.01	Rental units rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted
2	Planning and Management	2025	2029	Non-Housing Community Development	Community Wide - Entire City	Planning	CDBG: $20,000.00	Other: 1 Other
3	Program Administration	2025	2029	Non-Housing Community Development	Community Wide - Entire City	Program Administration	CDBG: $476,383.00	Other: 1 Other
4	Mitigating and Ending Homelessness	2025	2029	Homeless	Community Wide - Entire City	Homeless Services	ESG: $217,766.00	Tenant-based rental assistance / Rapid Rehousing: 16 Households Assisted Homeless Person Overnight Shelter: 275 Persons Assisted Homelessness Prevention: 24 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Section 108 Repayment and Fire Equipment	2025	2029	Non-Housing Community Development	Community Wide - Entire City	Section 108 Loan Guarantee/Fire Equipment Upgrading	CDBG: $634,899.00	Other: 1 Other
6	Supporting Low Income with Public Service	2025	2029	Non-Housing Community Development	Community Wide - Entire City	Public Services	CDBG: $770,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 47460 Persons Assisted Other: 1 Other
7	Public Facility Improvements	2025	2029	Non-Housing Community Development	Community Wide - Entire City	Public Facilities & Infrastructure	CDBG: $136,844.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2850 Persons Assisted
8	Job Creation and Retention Services	2025	2029	Non-Housing Community Development	Community Wide - Entire City	Economic Development	CDBG: $103,355.00	Jobs created/retained: 5 Jobs

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	Create and Preserve Affordable Housing
	Goal Description	The goal of the program is aimed at some potential home buyers that are kept out of the homeownership market because their income is not adequate to make the mortgage payments required by financial institutions. Sometimes these buyers lack the resources to make the necessary down payment and pay required closing costs. Assistance will be made available to qualifying low and moderate-income first-time homebuyers that wish to acquire a home and use it as their principal residence. Financial assistance can be applied to a purchase write down, down payment, closing costs, prepaid interest subsidy, or any combination that does not exceed $10,000 dollars. The homebuyer must contribute 1.5% of his/her money. Financing may be structured as a low-interest loan with a payment schedule that allows for the principal borrowed and interest accrued to be forgiven in full or immediately due and payable in accordance with the loan terms. The CDA estimates that it will assist 2 first-time homebuyers during Year Two. Because of the age of the City's housing stock, the Owner and Investor Rehabilitation Program enables the city to improve the quality of the housing stock for homeowners and investors. Low-interest loans with one-year deferred payment schedules will be made available on a citywide basis for owner-occupied and investor-owned residential structures. These 1% interest loans are fully amortized for up to 30 years and require fixed monthly payments. Most loans are deferred for one year while the rehabilitation takes place. In conjunction with a rehabilitation loan a lead paint loan will be given if needed. These loans are available up to $7,500 per unit or up to $30,000 per housing complex when participating in any owner-occupied or rental rehabilitation programs. No monthly payments are required. The loan does not have to be paid back unless the property is sold during the affordability period. The CHDO program makes funding available to non-profit developers with the cost of developing new affordable housing and homeownership housing units through new construction of substantial rehabilitation of existing units. The City of Fall River will set aside not less than 15% of its Program Year funds allocation for qualified local Community Housing Development Organizations (CHDOs). The City's goal over the next year is to acquire and rehabilitate 5 units. The Handicap Grant Program in the amount up to $15,000 that takes the form of a deferred loan. This program is available to homeowners with disabilities or investors with disabled tenants, earning less than 80% of the Area median income, for making accessibility modifications, such as making the unit wheelchair accessible. The loan is forgiven after program compliance is satisfied.
2	**Goal Name**	Planning and Management
	Goal Description	Planning and Management of the CDBG Program.

3	**Goal Name**	Program Administration
	Goal Description	Administration of the CDBG Program.
4	**Goal Name**	Mitigating and Ending Homelessness
	Goal Description	The goal of the Emergency Solutions Grant is to fund essential services and operations for the First Step Inn-Single Male and Female Shelter, and Our Sisters' Place. These programs provide shelter, counseling and other support services to homeless families and individuals of subpopulations such as domestic violence, substance abusers and the mentally ill. The goal of the program is to assist 1,375 homeless people with shelter services. The Emergency Solutions Grant also supports funds for homelessness prevention services and rapid re-housing services. Homelessness Prevention and Rapid Re-Housing will provide financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds will provide a variety of assistance, including: short-term or medium-term rental assistance and housing relocation and stabilization services, including such activities as mediation, credit counseling, security and/or utility deposits, utility payments, moving cost assistance and case management. The goal of the program is to assist 120 individuals or families with homeless prevention and 80 individuals or families with rapid re-housing services over the next five years.
5	**Goal Name**	Section 108 Repayment and Fire Equipment
	Goal Description	The HUD Section 108 Program provides loan guarantees to CDBG entitlement communities to pursue economic development and large capital improvement projects. The Community must pledge its future CDBG allocations for repayment of the loan. The city used Section 108 loans to pursue major improvement projects, including fire safety apparatus and fire equipment. A portion of the City's CDBG allocation over the next five years will be used to repay these loans. The goal of this program is to pay down on the loan program and to buy fire equipment if ample grant funds are available.
6	**Goal Name**	Supporting Low Income with Public Service
	Goal Description	The goal is to serve the low to moderate income residents with a wide range of social service programs. Some of the programs will include recreational, educational, senior services, and policing services.

7	**Goal Name**	Public Facility Improvements
	Goal Description	The goal aims at addressing the city's need for new and updated public facilities
8	**Goal Name**	Job Creation and Retention Services
	Goal Description	The goal aims at the City of Fall River to provide low-interest loans for fixed assets and/or working capital to leverage private financing of businesses and industries expanding or locating in Fall River. This tool, available through the city, is a way of creating employment opportunities for lower income Fall River residents. The economic development and anti-poverty activities included in the five-year strategy seek to implement the following Consolidated Plan goals: • Promote economic development opportunities. • Promote self-sufficiency; and • Increase financial literacy and wealth-building assets. CDBG economic development dollars will be used to create and retain jobs, attract new businesses and support business retention. The City continues to offer the Microloan Program and coordinate eligible activities of public and private economic development entities, developing applications for economic development activities and providing eligible program development assistance to industrial and commercial firms. A revolving loan fund, supported by EDA Programs administered by JOBS, is also available for meeting economic development objectives Using CDBG funds, the City coordinates economic development activities and other funding sources. Its focus is assistance to small businesses, commercial revitalization, and support for community agencies that provide support for entrepreneurship. The city provides technical assistance to borrowers both pre-loan and ongoing once the loan is closed, one-on-one counseling, and workshops and informational seminars for borrowers and prospective borrowers. The City also offers educational presentations and information regarding other Federal, State and local resources to assist businesses with financial technical assistance.

Projects

AP-35 Projects – 91.220(d)

Introduction

The below is a list of projects that the City of Fall River will undertake to meet the goals, needs and priorities listed in the Strategic Plan section of the Consolidated Plan and also in the Year Two Annual Action Plan.

Projects

#	Project Name
1	HOME Administration
2	Planning and Management
3	Program Administration
4	2026 ESG Shelter/Homeless Prev/Rapid Rehousing/Admin
5	HOME - Housing
6	HOME - Community Housing Development Organizations
7	Section 108 Guarantee Loan/Fire Equipment Upgrading
8	CDBG Housing Rehabilitation/Administration Program
9	LMI Neighborhood Policing Program
10	Park and Playground Improvements
11	Flint Senior Drop-In Center
12	Niagara Senior Drop-In Center
13	North End Senior Drop-in Center
14	South Main Street Drop-In Center
15	Economic Development
16	Greater Fall River Re-Creation Committee Inc.

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation for funding the above projects was based on the priorities that were presented to the City based upon results from citizen participation in the development of this Consolidated and Annual Plan.

The following is a list of obstacles to addressing undeserved needs:

Community Development Component - Aside from limitations (i.e. cap on public services) with the use of funds and the availability of sufficient funding, there are no obstacles to meeting underserved needs.

Housing Component - Currently the cost of housing has increased beyond the affordability of the low-income population. Low-income borrowers are priced out of the market.

Special Needs Component- Housing - The strategy of new construction is needed to address the needs of non-homeless people with special needs. Given the cost of new construction for special needs is beyond the city's ability to finance through entitlement programs of local revenue, the overall strategy must rely upon the City assisting other entities, non-profit corporations and the Fall River Housing Authority to develop projects using State and/or Federal funding sources.

Special Needs Component - Non-Housing - The decreasing budgets of state departments and social service agencies serve as an obstacle to providing enough programs to assist the special needs populations including elderly and frail elderly, persons with disabilities, female heads of households, persons with HIV/AIDS, persons with alcohol or drug abuse issues and at-risk youth.

The city will continue to search out other grant opportunities to help meet the populations undeserved needs.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	HOME Administration
	Target Area	Community Wide - Entire City
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	HOME: $112,364.00
	Description	Administration of the HOME Program
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	One Government Center, Fall River, MA 02722
	Planned Activities	Administration of the HOME Program
2	**Project Name**	Planning and Management
	Target Area	Community Wide - Entire City
	Goals Supported	Planning and Management
	Needs Addressed	Planning
	Funding	CDBG: $20,000.00
	Description	Planning and Management of the CDBG Program
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	One Government Center, Fall River, MA 02722
	Planned Activities	Planning and Management of the CDBG Program
3	**Project Name**	Program Administration
	Target Area	Community Wide - Entire City
	Goals Supported	Program Administration
	Needs Addressed	Program Administration

	Funding	CDBG: $476,383.00
	Description	Administration of the CDBG Program
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	One Government Center, Fall River, MA 02722
	Planned Activities	Administration of the CDBG Program
4	**Project Name**	2026 ESG Shelter/Homeless Prev/Rapid Rehousing/Admin
	Target Area	Community Wide - Entire City
	Goals Supported	Mitigating and Ending Homelessness
	Needs Addressed	Homeless Services
	Funding	ESG: $217,766.00
	Description	The Emergency Solutions Grant is used in Fall River to pay for essential services and operational costs for Steppingstone's First Step Inn, The Women's Center's Our Sister's Place, and homeless prevention and rapid rehousing services provided by Catholic Social Services. These programs provide shelter, counseling, prevention, re-housing and other support services to homeless families and individuals of subpopulations such as domestic violence, substance abusers and the mentally ill. The following is a cost breakdown of the shelter program: Shelter - $125,903.00Administration - $17,032.00Homelessness Prevention and Rapid Re-Housing - $84,170
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Our Sister's Place - 50 homeless female persons and children who are victims of domestic violence. Steppingstone, Inc. Forst Step Inn (Male and Female Shelter) - 225 single male and female homeless persons. Catholic Charities - (Homelessness Prevention and Rapid Re-Housing) - 24 households needing homelessness prevention services and 16 households needing rapid re-housing services.

	Location Description	Our Sister's Place - Location is suppressed (Domestic Violence Shelter) Steppingstone, Inc. First Step Inn (Male and Female Single Shelter) - 134 Durfee Street, Fall River, MA 02720 Catholic Charities (Homelessness Prevention and Rapid Re-Housing) - 1600 Bay Street, Fall River, MA 02724
	Planned Activities	Our Sisters' Place - Domestic violence shelter servicing battered women and their children. ESG funding supports staffing, utility costs and operational costs. Steppingstone, Inc. First Step Inn (Male and Female Single Shelter) - Emergency shelter for single men and women who are homeless. The program provides shelter and supportive services to transition them out of homelessness and toward independence and self-sufficiency. Catholic Charities - 24 households needing homeless prevention services and 16 households needing rapid re-housing services. The program provides housing stabilization services, case management, homeless prevention and rapid re-housing financial assistance.
5	**Project Name**	HOME - Housing
	Target Area	Community Wide - Entire City
	Goals Supported	Create and Preserve Affordable Housing
	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	HOME: $1,262,733.01
	Description	Program objectives include maintenance of the supply of affordable housing through homeowner and rental housing rehabilitation, rental housing acquisition, and first-time homebuyer assistance, hazardous waste abatement (lead, asbestos, etc.), accessibility construction and continuation of rental assistance resources to benefit eligible LMI persons
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The program will assist with the creation of 7 affordable housing units as follows: • 2 first-time homebuyer units • 2 rental units

	Location Description	Locations will be determined when loan application is approved.
	Planned Activities	Program objectives include maintenance of the supply of affordable housing through homeowner and rental housing rehabilitation, rental housing acquisition, and first-time homebuyer assistance, hazardous waste abatement (lead, asbestos, etc.), accessibility construction and continuation of rental assistance resources to benefit eligible LMI persons
6	**Project Name**	HOME - Community Housing Development Organizations
	Target Area	Community Wide - Entire City
	Goals Supported	Create and Preserve Affordable Housing
	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	HOME: $168,547.00
	Description	15% of the HOME Program fund allocation will be set-aside for local CHDO's for investment in housing to be developed, sponsored, or owned by CHDO's.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Three units will be rehabbed, and 3 low-income households will be assisted.
	Location Description	Locations will be determined at approval of loan application.
	Planned Activities	15% of the HOME Program fund allocation will be set-aside for local CHDO's for investment in housing to be developed, sponsored, or owned by CHDO's.
7	**Project Name**	Section 108 Guarantee Loan/Fire Equipment Upgrading
	Target Area	Community Wide - Entire City
	Goals Supported	Section 108 Repayment and Fire Equipment
	Needs Addressed	Section 108 Loan Guarantee/Fire Equipment Upgrading
	Funding	CDBG: $634,899.00
	Description	Repayment of Section 108 loan Guarantee and the upgrading of fire equipment
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	One Government Center, Fall River, MA 02722
	Planned Activities	Repayment of Section 108 loan Guarantee and the upgrading of fire equipment
8	**Project Name**	CDBG Housing Rehabilitation/Administration Program
	Target Area	Community Wide - Entire City
	Goals Supported	Create and Preserve Affordable Housing
	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	CDBG: $340,435.00
	Description	The program will provide housing services with the HOME Program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The number of housing units assisted are as follows: • First-time homebuyers: 2 units • CHDO: 3 units • Rehabilitation: 2 units
	Location Description	One Government Center, Fall River, MA 02722
	Planned Activities	The program will provide housing services with the HOME Program.
9	**Project Name**	LMI Neighborhood Policing Program
	Target Area	Community Wide - Entire City
	Goals Supported	Supporting Low Income with Public Service
	Needs Addressed	Public Services
	Funding	CDBG: $430,000.00

	Description	The Program provides police officers for daily walking and cruiser patrol assignments to designated areas during times of need. The officers are deployed to patrol areas that statistically and anecdotally require supplemental police services. This program will supplement regular Police Department sector patrols in designated low-income neighborhoods, parks and playgrounds. It is aimed at reducing incidents of vandalism, arson and other crimes of general disorder against persons and properties in those lower income neighborhoods.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The LMI Neighborhood Policing program will provide policing services to low-income census tracts. The program will benefit a total population of 64,835 people, of which 45,445 persons are low and moderate income.
	Location Description	This program will take place in four designated areas determined by low-income census tracts. Please see attached map for designated areas.
	Planned Activities	The Program provides police officers for daily walking and cruiser patrol assignments to designated areas during times of need. The officers are deployed to patrol areas that statistically and anecdotally require supplemental police services. This program will supplement regular Police Department sector patrols in designated low-income neighborhoods, parks and playgrounds. It is aimed at reducing incidents of vandalism, arson and other crimes of general disorder against persons and properties in those lower income neighborhoods.
10	**Project Name**	Park and Playground Improvements
	Target Area	Community Wide - Entire City
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities & Infrastructure
	Funding	CDBG: $136,844.00

	Description	Fall River's park system has seen some improvement in recent years with the installation of new playgrounds, basketball courts, benches and signage at Pulaski, Chew, Ruggles, Kennedy, and Turner Parks. These park improvements have been a very important aspect of revitalizing neighborhoods. The restoration of these parks will continue to improve public health and the quality of life for city residents. The city has twenty-four parks and playgrounds scattered throughout the city and many of the city's parks still require restoration. The goal of the program is to improve access for all citizens to city parks and improve the condition of playing fields in city parks.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3,000 individuals will be assisted.
	Location Description	Locations to be determined
	Planned Activities	There are 24 parks and playgrounds scattered throughout the city and the total land area is approximately 173 acres. Being an urban community with a large low-income population, many of the citizens have turned to the parks for their leisure activities. A vast majority of parks are currently located in low-income census tracts, and all are highly utilized for numerous pass times such as field sports, jogging, walking, skateboarding, utilizing playgrounds, public events and family outings. This high usage of park land and equipment has taxed the park facilities to the maximum. Many of the parks need replacement of infrastructure items such as fencing and sidewalks according to the Department of Community Maintenance. Kennedy Park, the largest park with 55 acres of land, has long stretches of sidewalks that are old and deteriorated. The cost to repair these sidewalks is estimated at $2 million dollars. In addition, Ball fields in six parks (Father Kelly, Kennedy, Dumont, Ruggles, North Park and Maplewood) are all in disrepair and need upgrading. During the warmer months these fields are a beehive of activity due to the numerous organized baseball leagues in the city. Tennis courts in two parks (Kennedy and Maplewood) need to be replaced. Skateboard facilities need to be upgraded at Lafayette, Abbott and North Park. Playground equipment at Columbus, Abbott Court, and Britland Park needs replacing.
	Project Name	Flint Senior Drop-In Center

11	**Target Area**	Community Wide - Entire City
	Goals Supported	Supporting Low Income with Public Service
	Needs Addressed	Public Services
	Funding	CDBG: $105,641.00
	Description	Fall River has the 7th largest population of elders in the state of Massachusetts. The Fall River Council on Aging operates the Flint Senior Drop-in Center. The Center assists Fall River's elderly residents, age 60 and older with informational, educational, social and health activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The Flint Senior Drop-In Center will service approximately 250 unduplicated elderly persons.
	Location Description	69 Alden Street, Fall River, MA 02723
	Planned Activities	Educational, informational and social programs and activities will be provided at the Flint Senior Drop-In Center. The program and activities include Zumba classes, arts and crafts, breakfast events, Community & Health Education sessions, blood pressure clinics, the COA cinema pub, whippoorwills senior chorus, low impact aerobics, yoga, luncheons, whist/pitch leagues, and bingo. The Center holds prescription drug takebacks and flu clinics on a yearly basis. The seniors also give back to the community with donating large quantities of canned goods to the Catholic Social Services Food Pantry. They also donate clothing and toys to the Young Parents' Learning Center. The bimonthly COA newsletter, Footprints, is distributed to over 5,500 seniors, providing valuable information. The newsletter contains information regarding upcoming senior center programs, nutrition education, personal safety, local and long-distance medical transportation, flu clinics, health care, Prescription Advantage, SHINE news, fair housing issues, legal affairs, income tax information, Medicare, community services, senior scams, consumer advisories, fire safety and COA activities.
12	**Project Name**	Niagara Senior Drop-In Center
	Target Area	Community Wide - Entire City
	Goals Supported	Supporting Low Income with Public Service
	Needs Addressed	Public Services

	Funding	CDBG: $50,287.00
	Description	Fall River has the 7th largest population of elders in the state of Massachusetts. The Fall River Council on Aging operates the Flint Senior Drop-in Center. The Center assists Fall River's elderly residents, age 60 and older with informational, educational, social and health activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The Niagara Senior Drop-In Center will assist approximately 400 unduplicated elderly persons
	Location Description	550 Tucker Street, Fall River, MA 02724
	Planned Activities	Educational, informational and social programs and activities will be provided at the Flint Senior Drop-In Center. The program and activities include Zumba classes, arts and crafts, breakfast events, Community & Health Education sessions, blood pressure clinics, the COA cinema pub, whippoorwills senior chorus, low impact aerobics, yoga, luncheons, whist/pitch leagues, and bingo. The Center holds prescription drug takebacks and flu clinics on a yearly basis. The seniors also give back to the community with donating large quantities of canned goods to the Catholic Social Services Food Pantry. They also donate clothing and toys to the Young Parents' Learning Center. The bimonthly COA newsletter, Footprints, is distributed to over 5,500 seniors, providing valuable information. The newsletter contains information regarding upcoming senior center programs, nutrition education, personal safety, local and long-distance medical transportation, flu clinics, health care, Prescription Advantage, SHINE news, fair housing issues, legal affairs, income tax information, Medicare, community services, senior scams, consumer advisories, fire safety and COA activities.
13	**Project Name**	North End Senior Drop-in Center
	Target Area	Community Wide - Entire City
	Goals Supported	Supporting Low Income with Public Service
	Needs Addressed	Public Services
	Funding	CDBG: $81,072.00

	Description	Fall River has the 7th largest population of elders in the state of Massachusetts. The Fall River Council on Aging operates the Flint Senior Drop-in Center. The Center assists Fall River's elderly residents, age 60 and older with informational, educational, social and health activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The North End Senior Drop-In Center will service approximately 225 unduplicated elderly persons
	Location Description	101 President Avenue, Fall River, MA 02720
	Planned Activities	Educational, informational and social programs and activities will be provided at the Flint Senior Drop-In Center. The program and activities include Zumba classes, arts and crafts, breakfast events, Community & Health Education sessions, blood pressure clinics, the COA cinema pub, whippoorwills senior chorus, low impact aerobics, yoga, luncheons, whist/pitch leagues, and bingo. The Center holds prescription drug takebacks and flu clinics on a yearly basis. The seniors also give back to the community with donating large quantities of canned goods to the Catholic Social Services Food Pantry. They also donate clothing and toys to the Young Parents' Learning Center. The bimonthly COA newsletter, Footprints, is distributed to over 5,500 seniors, providing valuable information. The newsletter contains information regarding upcoming senior center programs, nutrition education, personal safety, local and long-distance medical transportation, flu clinics, health care, Prescription Advantage, SHINE news, fair housing issues, legal affairs, income tax information, Medicare, community services, senior scams, consumer advisories, fire safety and COA activities.
14	**Project Name**	South Main Street Drop-In Center
	Target Area	Community Wide - Entire City
	Goals Supported	Supporting Low Income with Public Service
	Needs Addressed	Public Services
	Funding	CDBG: $3,000.00
	Description	Fall River has the 7th largest population of elders in the state of Massachusetts. The Fall River Council on Aging operates the Flint Senior Drop-in Center. The Center assists Fall River's elderly residents, age 60 and older with informational, educational, social and health activities.

	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The South End Senior Drop-In Center will service approximately 125 unduplicated elderly persons.
	Location Description	114 South Main Street, Fall River, MA 02721
	Planned Activities	Educational, informational and social programs and activities will be provided at the Flint Senior Drop-In Center. The program and activities include Zumba classes, arts and crafts, breakfast events, Community & Health Education sessions, blood pressure clinics, the COA cinema pub, whippoorwills senior chorus, low impact aerobics, yoga, luncheons, whist/pitch leagues, and bingo. The Center holds prescription drug takebacks and flu clinics on a yearly basis. The seniors also give back to the community with donating large quantities of canned goods to the Catholic Social Services Food Pantry. They also donate clothing and toys to the Young Parents' Learning Center. The bimonthly COA newsletter, Footprints, is distributed to over 5,500 seniors, providing valuable information. The newsletter contains information regarding upcoming senior center programs, nutrition education, personal safety, local and long-distance medical transportation, flu clinics, health care, Prescription Advantage, SHINE news, fair housing issues, legal affairs, income tax information, Medicare, community services, senior scams, consumer advisories, fire safety and COA activities.
15	**Project Name**	Economic Development
	Target Area	Community Wide - Entire City
	Goals Supported	Job Creation and Retention Services
	Needs Addressed	Economic Development
	Funding	CDBG: $103,355.00
	Description	Jobs for Fall River, Inc. will provide low-interest loans for fixed assets and/or working capital to leverage private financing of businesses and industries expanding or locating in Fall River as a means of addressing the priority need to create and retain employment opportunities, a majority of which will be held by low and moderate income individuals.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	The creation or retention of 5 full-time jobs
	Location Description	139 South Main Street, Fall River, MA 02720
	Planned Activities	Jobs for Fall River, Inc. will provide low-interest loans for fixed assets and/or working capital to leverage private financing of businesses and industries expanding or locating in Fall River as a means of addressing the priority need to create and retain employment opportunities, a majority of which will be held by low and moderate income individuals.
16	**Project Name**	Greater Fall River Re-Creation Committee Inc.
	Target Area	Community Wide - Entire City
	Goals Supported	Supporting Low Income with Public Service
	Needs Addressed	Public Services
	Funding	CDBG: $100,000.00
	Description	Greater Fall River Re-Creation provides a variety of programs ranging from recreational, educational, cultural, outreach, health and wellness. Approximately 85% of participants come from extremely low to low-income households, 30% of enrolled participants are minorities and 80% of the participants come from a single-family household.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The program will service 1,015 participants in 12 different programs and will undertake several special activities that will benefit approximately 10,000 people. Approximately 85% of the participants come from extremely low to low-income households. Over 30% of enrolled participants are minorities and 80% of the participants come from a single family household.
	Location Description	45 Rock Street, Fall River, MA 02720

	Planned Activities	Greater Fall Re-Creation provides a variety of programs ranging from recreation, education, cultural, health and wellness programs. Below is a list of activities that will be undertaken next year: Recreation Programs: basketball, judo, gymnastics, cheerleading, soccer, wrestling, tennis and sailing. Education Programs: HiSET program, tutoring, mentoring, conflict resolution, positive role models and GED testing. Cultural Programs: art classes, dance classes, improvisation, videography and music. Health and Wellness Programs: Greater Fall River Fitness Challenge, neighborhood fitness center, group exercise classes, Zumba, Yoga, nutrition classes and the Summer Lunch Program. Special Events: Halloween Party, Family Fun Days, Concerts, Kid's Kick-Off to Summer, Children's Holiday Parade, Christmas Celebration, Senior Dances, Dinner with Santa, Soap Box Derby and Judo Tournaments. Re-Creation works in conjunction with neighborhood associations, social service and health agencies, as well as public and parochial school systems to further expand opportunities for our youth. Re-Creation's programs help combat delinquency and risky behaviors by providing after school, evening and weekend programs that keep our children busy and off the streets.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Fall River is in the Southeast Region of the State of Massachusetts. While many Community Planning and Development funded programs are available citywide, the City will outreach and market those programs most strongly in the areas of greatest need.

Fall River's current overall percentage of low and moderate-income (LMI) population, as reported by the U.S. Department of Housing and Urban Development (HUD), is 60.40%. It has increased from the previously calculated level of 57.85% in 2000, by 2.55%. This fact increases the City's eligible geographic areas where a CDBG assisted activity under the area benefit national objective can be undertaken.

The areas of low-income concentration were defined by the city as those census tracts with concentration of low and moderate-income persons that is 10 percentage points higher than 51.0% of LMI population.

The following census tracts have been identified as having low-income concentration: 6402, 6403, 6404, 6406, 6409, 6410, 6411, 6412, 6413, 6414, 6415, 6419 and 6420.

The following activities will take place in the following census tracts:

Park and Playground Improvements: Census tracts 6402,6403,6404,6406,6407,6409,6412,6413,6414,6419,6420,6422.

LMI Neighborhood Policing Program: Census tracts 6401,6402,6403,6404,6405,6406,6407,6408,6409,6410,6411,6412,6413,6414,6415,6417,6419,6420,6421,6422,6424.

Most activities (CDBG, ESG, HOME) will generally be provided throughout the City and are based upon income eligibility. Homeownership activities, preservation of at-risk affordable housing, rehabilitation of owner-occupied and rental housing, and mixed-income rental housing acquisition and development will occur in all areas exhibiting need (subject to program guidelines), and areas of low-income and/or racial minority concentration will be targeted.

Geographic Distribution

Target Area	Percentage of Funds
Community Wide - Entire City	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Fall River's current overall percentage of low and moderate-income (LMI) population, as reported by the U.S. Department of Housing and Urban Development (HUD), is 60.40%. It has increased from the previously calculated level of 57.85% in 2000, by 2.55%. This fact increases the City's eligible geographic areas where a CDBG assisted activity under the area benefit national objective can be undertaken.

Out of the city's 25 census tracts, 19 of them are occupied by at least 51% of residents that are low and moderate-income people.

Most activities (CDBG, ESG, HOME) will generally be provided throughout the City and are based upon income eligibility. Homeownership activities, preservation of at-risk affordable housing, rehabilitation of owner-occupied and rental housing, and mixed-income rental housing acquisition and development will occur in all areas exhibiting need (subject to program guidelines), and areas of low-income and/or racial minority concentration will be targeted.

Discussion

There are no designated or HUD approved target areas within the city. The City of Fall River has an overall percentage of 60.40% low and moderate-income population. This population is spread widely across the city throughout 19 of 25 census tracts. It is the goal of the city to keep Fall River an affordable place to live by providing the entire low to moderate income population equal opportunity to be beneficiaries of CDBG, ESG, CD HOME and CoC grant monies.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The Fall River Community Development Agency (FRCDA) plans to address affordable housing needs through the Community Development Block Grant Program (CDBG), the CD HOME Investment Partnership Program (HOME) and the Emergency Solutions Grant Program (ESG). Under the CDBG program the FRCDA will use funds for administration of the rehabilitation program. Under the HOME Program, cities are subject to 10% of the total grant allocation for administration of the program. This amount for administration costs does not provide enough funding for the operation of the program. Therefore, the FRCDA will use CDBG funds as leveraging for the HOME Program. Under the HOME Program the FRCDA will address affordable housing needs through initiatives, including housing rehabilitation for homeowners and investor owned properties, acquisition and rehabilitation of properties by Community Development Housing Organizations, installation of ADA accessibility structures and down payment and closing cost assistance for first-time homebuyers. The ESG program provides funding in the form of rental assistance to prevent homelessness.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	7
Special-Needs	0
Total	7

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	2
Total	7

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The Fall River Community Development Agency (FRCDA) will continue to make available affordable housing units through the CDBG, CD HOME and ESG Grant Programs. Through the combined approach of rehabilitation, first-time homebuyer assistance, CHDO purchase and rehabilitation of foreclosed and abandoned properties, and homelessness prevention activities, the FRCDA will increase the number of safe, decent affordable housing opportunities. Through these programs the FRCDA will increase the number of households who can afford to live in Fall River and reduce the number of households that are

cost and high cost burdened.

Some of the subpopulations mentioned above are addressed through other funding sources. Most homelessness issues (emergency shelter services) are serviced through the Emergency Solutions Grant and permanent supportive housing and supportive services are serviced through the Continuum of Care - McKinney Vento Grant Programs. Special needs are assisted through local non-profits.

The FRCDA will continue to offer the following housing initiatives to help residents access housing units that are safe, decent, and affordable:

- Promote Buy Fall River Now Program
- Continuing to offer Low-Interest Rehabilitation loans
- Continue to offer Lead Paint Abatement Zero Percent Deferred Loans
- Continue to offer Accessibility Zero-Percent Deferred loans for those with physical disabilities
- Continue to offer Down payment/Closing Cost Assistance grants for first-time homebuyers
- Continue to partner with MassHousing to offer low-cost financing of the "Get The Lead Out Program" to remove lead paint and reduce the possibility of lead poisoning among children
- Continue to partner with MassHousing to offer low-cost financing of the "Homeowner Septic Loan Program"
- Fall River will continue to partner with MassHousing to offer low-cost financing of the Home Improvement Loan Program (HILP)
- Continue to partner with CHDO's to acquire and rehabilitate foreclosed and abandoned properties for either rental or homeownership opportunities
- Work with developers to obtain Low Income Housing Tax Credits (LIHTC)
- Continuing to partner with the Massachusetts Attorney General Affordable Housing Initiative to work with Receivers to rehabilitate nuisance properties
- FRCDA will continue to assist individuals and families at risk of homelessness by providing rental assistance through the Emergency Solutions Grant Program
- The FRCDA will continue to work with the Fall River Housing Authority to develop affordable housing opportunities
- The city will continue to promote first time homebuyer education courses held by Catholic Social Services
- The FRCDA will collaborate with the Fall River Homeless Service Providers Coalition to seek out more permanent housing solutions for the homeless

AP-60 Public Housing – 91.220(h)

Introduction

The Fall River Housing Authority (FRHA) administers a Section 8 Housing Choice Voucher Program for the city and two smaller voucher programs for The State of Massachusetts; the Massachusetts Rental Voucher Program (MRVP) and the Alternative Housing Voucher Program (AHVP) providing a total of 77 housing assistance vouchers. In 2025, there were 2,477 Section 8 Housing Choice Vouchers issued from all programs of which 1,818 subsidized apartments rent within The City of Fall River. The demand and need for housing assistance are best shown by the number of applicants waiting to receive this assistance. In December 2025, a total of 4,634 Section 8 applications were waiting on the Massachusetts centralized wait list to receive a voucher for subsidized housing under our work local, live local preference. The typical waiting period for an applicant is 10 years.

The (FRHA) also administers and oversees the city's public housing developments. In 2025, the FRHA managed 2,314 units in 21 federal and state public housing developments. Within these developments there are 1,153 elderly-disabled units in 11 developments and 1,161 family units in 10 developments. Of these units there are 115 accessible units for the handicapped.
With respect to the public housing program, the Fall River Housing Authority (FRHA) provides affordable housing options to mitigate the issue of housing cost burden in the City of Fall River. Through the administration of state and federal public housing subsidies, Fall River Housing Authority enables low-income families, seniors, and disabled persons to pay just 30% of their monthly adjusted household income in rent. Local waiting list preferences give priority to residents of the City of Fall River over non-residents.

Current FRHA public housing waiting list demographics are a strong indicator of the need for affordability in the city. With an average household size of 1.5 and average annual household income of $12,039, the overwhelming majority of public housing applicants (82%) fall below 30% of Area Median Income.
As of May 2025, over 8,000 families were actively on the federal public housing waiting list which is categorized into three (3) sub-waiting lists to correspond to the Authority's three available housing types: Family (4,912 applicants), Mixed Populations (1,841 applicants) and Elderly-Only (1247 applicants) developments.

Actions planned during the next year to address the needs to public housing

Having an average structural age of 50 years, the 21 federal and state housing developments are in constant need of modernization and rehabilitation to bring the units into standard condition. The oldest development (Sunset Hill) was built in 1941, and the most recent constructed development (480-482 Stanley Street) was constructed in 1993. The FRHA continues to be committed to meet the ongoing

needs for modernization in its' Federally and State Assisted Public Housing Developments. The FRHA is estimated to receive $5,500,000 from the HUD Capital Fund for improvements during the federal fiscal year October 1, 2025, to September 30, 2026. Priority modernization efforts include on-going roof replacements at Sunset Hill, security cameras and bath upgrades at Father Diaferio Village. For the Authority's elderly high rise buildings upcoming projects include elevator modernization, window replacements and grounds work. At Barresi Heights projects include parking lot improvements. Pleasant View Apartment location, improvements include site work, bathroom upgrades and floor replacements. Bates and Tower will receive site improvements. Upgrades at North Rocliffe Apts., Fordney Apts., Bennie Costa Plaza and Riley Plaza will include flooring replacement, bathroom upgrades, and roof replacement upgrades.
Additionally, The Authority applied for and was granted a $250,000 safety and security grant. These funds will assist in upgrading and replacing much of the smoke & carbon monoxide detectors at Father Diaferio Village.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Public housing resident participation was maximized in 2025 with enactment of a Memorandum of Understanding between the Fall River Housing Authority and the Fall River Joint Tenants Council, Inc., a citywide organization representing all public housing residents. The memorandum defines the partnership process and outlines monitoring, funding and evaluation roles for the resident planning group. Monthly meetings are scheduled for progress reports on the Comprehensive Grant Program performance and to obtain resident input and comments regarding activities. Each Board of Commissioner meeting allocates time to hear from residents on any and all issues. A substantial part of the FRHA management improvement funding is dedicated to activities of major concern to public housing residents; other management improvements are linked to public housing management assessment priorities and other improvements to enhance the public housing neighborhood.

The FRHA has determined that homeownership and self-sufficiency opportunities for low-income residents are lacking in the City of Fall River. The FRHA has stated within the Section 8 Administrative Plan procedures and guidelines that will be followed in the Housing Choice Voucher homeownership plan. The strategy for the FRHA ownership program is to create a mechanism to work with HCV and PH residents to achieve homeownership. The approach calls upon the FRHA to encourage qualified residents to enlist in the family self-sufficiency program that sets goals and objectives for the resident while saving for home ownership. Progress in meeting these goals is reviewed quarterly by FRHA staff.

When the City has rental or homeownership opportunities available through Community Housing Development Organizations, outreach is made to the FRHA to inform their residents of the opportunity.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

The Fall River Housing Authority is not designated as troubled.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Fall River's Continuum of Care consists of a close-knit network of social service providers, business partners, community leaders, political partners, and City administration, all working toward the common goal of creating an array of effective, coordinated services that will guide the homeless from instability to independence. The city has reviewed, revised, and updated its plan to end homelessness under the scrutiny of the Homeless Service Providers Coalition and Mayor's Task Force to End Homelessness of the FRCoC. The plan proposes to reduce the number of persons experiencing homelessness, reduce the length of stay in shelters, reduce the length of time persons experience homeless and the rate of recidivism, prevent discharges to homelessness and prevent those receiving assistance from discrimination.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Goal: Reduce the number of homeless persons experiencing homelessness in places not meant for human habitation.

Actions:

1. Increase emergency shelter beds for individuals and families. Increase overflow beds for individuals.
2. Provide access to a day shelter.
3. Evaluate Coordinated Entry to create more fair and standardized processes for access, assessment, and referral. Promote participation by PWLEE to improve tools used to assess for vulnerability. Provide guidance and training across the CoC.
4. Expand on the street outreach efforts of the FAST Team and other street outreach providers. moving people from encampments to treatment to safe recovery spaces.

Addressing the emergency shelter and transitional housing needs of homeless persons

Goal: Reduce the length of stay in emergency shelter.

Actions:

1. Increase the number of transitional beds to effectively move people out of emergency shelter faster.

2. Increase other options to transitional housing, such as respite beds, permanent supportive housing units, other affordable housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Goal: Reduce the length of time persons experience homeless and the rate of recidivism.

Actions:

1. Increase the number of permanent supportive housing units.
2. Increase the number of affordable housing units.
3. Promote the Moving On program to those in PSH who are ready to move to a more independent setting.
4. Evaluate the provision of supportive services during PSH stays.
5. Explore resources for after-care services for those exiting permanent supportive housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Goal: Prevent discharges of homelessness by publicly funded institutions and systems of care.

Actions:

1. Evaluate discharge planning policies of health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions.
2. Explore resources for monitoring and accountability of publicly funded institutions and systems of care.

Goal: Prevent those receiving assistance from public or private agencies from becoming homeless.

Actions:

1. Evaluate fair housing laws.
2. Promote public awareness of protections for renters receiving financial assistance.
3. Strengthen consequences for incompliance with fair housing laws.

Discussion

Goals in the 2020 Consolidated Plan included:

- Expanding Street Outreach efforts.
- Explore volunteer-to-work programs.
- Obtain new housing vouchers through the FRHA.
- Establish guidelines for an emergency response system for the homeless.

The FRCoC has expanded street outreach by establishing the following:

- The FAST Team (police, city officials, emergency management and hospital staff, mental health clinicians, recovery coaches and PWLEE) identifies and visits homeless encampments, providing food, clothing, hygiene items, first aid, tents, blankets and referrals. They build a rapport and convince many to enter treatment. Connections with owners/managers of sober housing ensure available units upon exiting treatment.
- THRIVE for Humanity provides meals, medical services and community resources twice a week at a centrally located space, and hosts several events a year, providing haircuts, showers, foot exams, holiday meals, etc.
- The YMCA provides free showers for the unsheltered every weekday, and "Laundry Love" provides free laundry services twice a month.
- Fees for Birth certificates are waived by the Clerk's Office, fees for state IDs are paid for by the United Way.

The FRCoC used CARES Act 2020 funds to establish day shelter and a work program for the guests of the day shelter. Unfortunately, the project couldn't be sustained when the CARES Act funding was exhausted.

FRHA eliminated the "Rent Burdened Preference" so that clients of PSH programs seeking a Section 8 Certificate are not made categorically ineligible because they never meet rent-burdened criteria and established a Moving On program with 20 vouchers for PSH participants who are ready for more

independent living but cannot afford private market rent.

The FRCoC providers, street outreach, emergency management, hospital staff, faith-based organizations, the Mayor's Office and other government officials establish guidelines on when, where and how to provide shelter during emergency weather events.

The cost of housing, the scarcity of safe, available, affordable housing, the cost of living, and the influx of migrants have caused an unprecedented crisis in the homelessness realm. The homeless service providers have been relentless in their fight to secure shelter, housing and service for our homeless population and will strive toward the goals set in this Consolidated Plan.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City's Analysis of Impediments to Fair Housing Choice (AI) was updated and submitted to HUD on March 28, 2025. The AI identified an assessment of past AI goals and actions, a fair housing analysis and fair housing goals and priorities. By identifying the impediments, the City has identified strategies to remove or ameliorate those public and private policies that serve as barriers to affordable housing. A link to the city's AI is available on the city's website www.fallriverma.gov.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The city will undertake actions each year at addressing fair access to housing and fairness of housing choices for its residents. The following is a list of actions that the city will accomplished over the next five years.

1. Increase Housing Affordability.
2. Improve Housing Conditions.
3. Create and Sustain Homeownership.
4. Develop Socio-Economic Opportunities for Residents.
5. Address needs of People with Disabilities; and
6. Educate and Empower the Community Around Fair Housing Challenges and Opportunities

Discussion:

The city through the Fall River Community Development Agency has an obligation to affirmatively further fair housing in Fall River. The AI provides an overview of laws, regulations, conditions and possible obstacles that may affect an individual's or household's access to housing. The FRCDA is working diligently to remove impediments to fair housing. To address these impediments the FRCDA has developed goals that they hope to achieve over the next five years. The goals of AI will hopefully reduce or eliminate any impediments that residents are encountering when accessing housing.

AP-85 Other Actions – 91.220(k)

Introduction:

Over the next year, the FRCDA has several planned activities to do the following: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of families living in poverty, develop institutional structure and enhance coordination between public and private service providers.

Actions planned to address obstacles to meeting underserved needs

Community Development Component - Aside from limitations (i.e. cap on public services) with the use of funds and the availability of sufficient funding, there are no particular obstacles to meeting underserved needs.

Housing Component - Limited grant funding has become a major stumbling block for construction and rehabilitation of housing in the city. Also, the price of homes has increased significantly from the past recession making buying a home out of reach for many low-income households.

The price of construction and rehabilitation has increased. This higher cost is being generated by an increased cost in labor and material. This higher cost has caused an inflationary problem with current funding. With this year's reduction in grant funding and the cost of acquisition, labor and material increasing the actual grant monies can do less each year.

Special Needs Component- Housing - The strategy of new construction is needed to address the needs of non-homeless people with special needs. Given the cost of new construction for special needs, it is beyond the city's ability to finance through entitlement programs of local revenue, the overall strategy must rely upon the FRCDA assisting other entities, non-profit corporations and the Fall River Housing Authority to develop projects using State and/or Federal funding sources.

Special Needs Component - Non-Housing - The decreasing budgets of state departments and social service agencies serve as an obstacle to providing enough programs to assist the special needs populations including elderly and frail elderly, persons with disabilities, female heads of households, persons with HIV/AIDS, persons with alcohol or drug abuse issues and at-risk youth.

The FRCDA will continue to search for other grant opportunities to help meet the populations undeserved needs.

Actions planned to foster and maintain affordable housing

The FRCDA will continue its efforts to upgrade and preserve existing affordable housing stock through various rehabilitation and Community Housing Development Organization program activities. The

primary source of funds will be the following: CD HOME Investment Partnership Program, Community Development Block Grant, and the Community Preservation Act. The FRCDA will also continue the low-interest loans and grant programs to rental property owners where at least 51% of the tenants are households at or below 60% of the Area Median Income. The FRCDA will also continue to offer first-time homebuyer loans to promote homeownership to low- and moderate-income families.

Actions planned to reduce lead-based paint hazards

Lead-based paint (LBP) awareness and abatement have been fully integrated by FRCDA into its assisted housing programs. Each tenant, landlord and homeowner is informed of the dangers, symptoms, testing, treatment and prevention of LBP poisoning. Adherence to Federal, State and Environmental Protection Agency guidelines for reduction activities of LBP hazards is provided for in every rehabilitation loan/grant. Lead testing and clearance are provided to housing program participants, and favorable financing is offered for the cost of lead remediation.

The FRCDA offers a lead paint hazard reduction deferred loan at a zero percent interest rate. These loans are available up to $7,500 per unit up to $30,000 per housing complex when participating in any of the owner-occupied or rental rehabilitation programs. No monthly payments are required. In fact, the loan does not have to be paid back unless the property is sold during the affordability period.

Actions planned to reduce the number of poverty-level families

The FRCDA seeks to reduce the number of people living in poverty by providing several programs that include housing assistance, economic development assistance, adult basic education, job training opportunities, homeless prevention and rapid re-housing services. The city also has available a variety of resident empowerment programs, which promote upward mobility and self-sufficiency through educational programs, neighborhood programs, cultural and recreational programs, and job training and skills development programs. These programs include career counseling, vocational training, and micro-small business development.

Actions planned to develop institutional structure

Institutional Structure - The institutional structure through which the Annual Action Plan is implemented includes various agencies of local government, private for-profit and nonprofit entities, and various regional task forces, which are identified in the Consolidated Plan for program years 2025 - 2030. The City of Fall River Community Development Agency is the lead agency for the delivery of Consolidated Programs. The FRCDA provides fiscal and regulatory oversight of all CDBG, HOME, ESG, and McKinney funding sources. The FRCDA has a long track record of successful partnerships among public and private sector organizations. The relationship between FRCDA and the public and private sector is very strong.

For over 52 years, the FRCDA has worked closely with other organizations involved in the Consolidated

Plan programs to improve compliance, monitoring, capacity and cooperation in project delivery.

This institutional structure, which has been in effect for 52 years, is constantly reviewed for efficiency and effectiveness, is functioning well, and contains no identified gaps. No changes to this structure are proposed currently

Actions planned to enhance coordination between public and private housing and social service agencies

Enhance Coordination - As identified in the Consolidated Plan, the FRCDA works with various municipal departments, the Fall River Housing Authority, three active CHDOs, and multiple nonprofits to coordinate and provide services.

The FRCDA actively participates in a local group of social service providers, faith-based organizations and other stakeholders to identify gaps in homelessness; actively participates in a local task force to end homelessness; actively participates in a regional effort to end homelessness; develops affordable housing with nonprofit corporations; and regularly meets with the Housing Authority to review current and future service goals.

Under the McKinney-Vento grant, using Tenant-Based Rental Assistance (TBRA), the FRCDA links Steppingstone, Inc. (a residential treatment provider serving homeless substance abuse) with the Fall River Housing Authority to provide rental assistance to formerly homeless individuals and families. The City, as grantee on all seven McKinney-Vento grants, works closely with all program managers to ensure program compliance and timely expenditure of funds.

The city coordinates with Southeastern Regional Planning and Economic Development District (SRPEDD) to develop state and federally funded transportation projects that benefit Fall River and the metropolitan region. Currently, the city is working with SRPEDD and the Commonwealth of Massachusetts on a vital transportation and economic development initiative to extend commuter rail service from Boston to Fall River and New Bedford. The city actively works as a member of the regional Commuter Rail Task Force to move the rail project forward and coordinate with other participating cities and towns.

FRCDA continues to participate in the Fall River/New Bedford Housing Partnership, which provides important information to educate consumers of all ages on how to establish and manage their credit.

The FRCDA will continue to coordinate with the Fall River Redevelopment Authority (RDA) and Jobs for Fall River, Inc. (JOBS) to create jobs. JOBS operates revolving loan and micro-loan programs to assist local businesses that create and retain jobs. RDA and JOBS continue to work closely with private industry and developers to create, relocate or expand business opportunities throughout the city.

The City's Consolidated Plan is prepared in coordination with the City's Master Plan, which included

outreach to citizens, community groups, local agencies and nonprofit organizations.

Discussion:

The FRCDA will continue to search for other grant opportunities to replace grants that have been reduced. The FRCDA will continue to offer rehabilitation loans and new construction loans to foster and maintain affordable housing. FRCDA will continue to work with agencies to offer several programs that will reduce the number of families living in poverty. The FRCDA understands we cannot do this alone. It is important to develop strong partnerships to work together to accomplish its housing and public service goals.

The priorities listed in the Consolidated Plan and the Year One Annual Action Plan are carried out by a variety of municipal departments, multiple homeless service providers, and several non-profit housing and service providers. The FRCDA is working with these partners to improve compliance with federal regulations, grant capacity, and cooperation in project delivery. The FRCDA is constantly working on improving the enhanced coordination between public and private housing and social service agencies to provide the best possible services to the residents of the city at the lowest cost.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

At this time, the FRCDA does not need to budget for urgently needed activities. The FRCDA reserves the right to budget grant funds on an as needed basis to assist with community development needs having a particular urgency. To qualify an activity under the "Urgent Need national objective" the FRCDA will certify the following:

- The condition poses a serious and immediate threat to the health and welfare of the community,
- is of recent origin or recently became urgent,
- the city is unable to finance the activity on its own, and
- other sources of funding are not available to carry out the activity.

FRCDA has consistently and will continue to use 100% of its CDBG funding for the benefit of persons who are low and moderate income.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	0

2. The estimated percentage of CDBG funds that will be used for activities that benefit people of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

   FRCDA only invests its HOME funds in the form of investment as specified in Section 92.205. FRCDA will use this Fiscal year's HOME allocation, deferred payment loans, interest-bearing loans and program income as forms of investment.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   The Fall River Community Development Agency (FRCDA) will use the Recapture method to recover HOME funds from projects that have not met the minimum required affordability period. The proceeds from the repayment of the HOME Program assistance to the original first-time homebuyer will be utilized to assist other HOME Program eligible first-time homebuyers to obtain a home within the City of Fall River; providing the property will be their principal residence.

   To ensure that the FRCDA recovers all or a portion of the HOME Program funds from a homeowner if the housing is sold, transferred or foreclosed upon within the minimum federally required affordability period, the following Recapture provisions will be made as an express covenant of the borrower applicable to the loan:

   If the mortgaged property is sold, refinanced, conveyed, assigned, leased or otherwise transferred or if a senior lender forecloses on any senior mortgage prior to the end of the minimum federally required affordability period as defined by 24CFR 92.254(a)(4), the ADDI/HOME Program loan assistance must be repaid to the City of Fall River on a net proceeds basis according to the following mathematical formula:

   Net Proceeds = (sales price minus municipal liens minus principal owed to senior lenders minus selling costs);

   Homeowner Investment = (downpayment plus principal paid on first mortgage, and any verifiable

capital improvement investment made from date of purchase);

FRCDA's Investment = (HOME Program Loan(s) assistance);

Total Investment = (homeowner investment plus City's investment)

Amount of Net Proceeds to be returned to the City = $\frac{\text{City's investment}}{\text{Total investment}}$ x net proceeds

In the event of resale of a property where there is no direct subsidy to the buyer, the FRCDA employs a Resale Provision to preserve the full term of affordability and ensure the housing is retained for occupancy by low-income families. Specifically, the Resale Provision requires that if the owner sells, conveys or otherwise transfers his interest in the premises prior to expiration of the affordability period, such sale, conveyance or transfer shall only be to an eligible, low-income purchaser. Other restrictions concerning notice of sale, maximum resale price and marketing of affordable unit(s) apply and are fully detailed in the FRCDA's Resale Provision.

FRCDA will not use the resale draft guidelines with consultation with HUD.

Please see attached: Resale/Recapture Guidelines

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

   In the event of resale of a property where there is no direct subsidy to the buyer, the FRCDA employs a Resale Provision to preserve the full term of affordability and ensure the housing is retained for occupancy by low-income families. Specifically, the Resale Provision requires that if the owner sells, conveys or otherwise transfers his interest in the premises prior to expiration of the affordability period, such sale, conveyance or transfer shall only be to an eligible, low-income purchaser.

   Please see attached: Resale/Recapture Guidelines

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   HOME regs allow HOME funds to pay "the cost to refinance existing debt secured by housing that is

being rehabilitated with HOME funds:

1. For single family (1-4 family) owner-occupied housing when lending HOME funds for rehab, if the refinancing is necessary to reduce overall housing costs to the borrower and make the housing more affordable; or
2. For multifamily projects, when lending HOME funds to rehab the units if refinancing is necessary to permit or continue affordability under 24CFR 92.252. The Participating Jurisdiction must establish refinancing guidelines and state them in its Consolidated Plan."

The proposed "Refinancing Guidelines" describe the conditions under which the City, through CDA, will use HOME funds in any project proposing to refinance existing debt on a multifamily property.

It is stated, at 92CFR 92.214(a)(7), that HOME funds may not be used to provide HOME assistance (beyond one year after project completion) to a project previously assisted with HOME funds during the affordability period established in the original written agreement.

Use of HOME funds for refinancing will only be allowed in multifamily projects proposed to be rehabbed with HOME funds, a HOME regulations requirement. It is stated, at 24CFR 92.206(b), that HOME funds may be used to pay "the cost to refinance existing debt secured by housing that is being rehabilitated with HOME funds."

The refinancing must be necessary to permit or continue affordability under HOME regulations at 24CFR 92.252 ("Qualification As Affordable Housing: Rental Housing"). The purpose of the refinancing must be to maintain current affordability and/or create additional affordable units. This is a HOME regulations requirement at 24CFR 92.206(b)(2).

The new investment of HOME funds for refinancing can be made either to maintain current affordable units, or to create additional affordable units. Levels of affordability will be, at a minimum, those required by the HOME Program regulations. This is a HOME regulations requirement, at 24CFR 92.206(b)(2)(iii): the Guidelines must "state whether the new investment is being made to maintain current affordable units, create additional affordable units, or both."

For example, an increased affordability level may be achieved: by lowering the existing rent; by increasing the number of affordable units; by extending the term of existing affordability restrictions; or by a combination thereof.

The level of additional affordability (if any) will be determined in the context of overall financial feasibility of each financing.

Regardless of the amount of HOME funds invested, the minimum affordability period shall be at least 15 years. This is a HOME regulations requirement at 24CFR 92.206(b)(2) and by 24CFR 92.206(b)(2)(iv), (HOME normally requires minimum affordability periods: under $15,000/unit = 5

years; $15,000-$40,000/unit = 10 years; over $40,000/unit = 15 years; new construction = 20 years).

The investment of HOME funds for refinancing is allowed jurisdiction wide. Eligible properties must be located in the City, a HOME regulations requirement at 24CFR 92.206(b)(2)(v), which requires the guidelines to specify whether the investment of HOME funds for refinancing will be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy.

The PJ will require a review of management practices to demonstrate disinvestment in the property has not occurred; long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

Please see attached: Refinancing Guidelines

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

   N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

   N/A

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

   Please see attached: Emergency Solutions Grant Written Standards

2. If the Continuum of Care has established centralized or coordinated assessment system that

meets HUD requirements, describe that centralized or coordinated assessment system.

Please see attached: THE CALL Operational Standards

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Fall River CoC uses ESG funds to support shelter services and operations and homeless prevention and rapid re-housing. A Request for Proposals goes out to City providers, and historically Catholic Charities Diocese of Fall River receives the city ESG funding for homeless prevention and rapid re-housing (due to its past performance in the Homeless Prevention and Rapid Re-Housing work under the American Recovery and Reinvestment Act of 2009). CCFR must reapply for funding through the City's annual "Request for Funding process for CDBG, HOME and ESG". A committee of the Homeless Service Providers Coalition determined how to allocate ESG funds for eligible activities; developed the performance standards for activities funded under ESG; and developed funding policies and procedures for the operation and administration of ESG. The performance standards and funding policies and procedures for the operation and administration of ESG are part of the ESG Written Standards. CCFR reports ESG statistics in HMIS on at least a weekly basis, to FRCDA monthly, and in the HUD Homeless Data Exchange annually. As per FRCDA's monitoring policies and procedures, FRCDA performs onsite monitoring of CCFR's implementation of the ESG program on an annual basis.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Fall River Homeless Service Providers Coalition has three known people with lived experience serving as members. Those with lived experience are valued as contributors in crafting policy and making decisions concerning local programs serving and housing the homeless.

The Mayor's Task Force to End Homelessness and the South Coast Regional Network to End Homelessness also have people with lived experience serving as members.

All CoC and ESG subrecipients have people with lived experience serving on their board or working within their agencies. Many agencies have consumer advisory boards that voice opinion on policies and procedures in the programs in which they participate.

The Street Outreach teams go out to the encampments and other known places where the homeless gather to meet and engage the people where they are.

When monitoring subrecipients, the FRCDA Compliance Officer ensures that the CoC and ESG

programs are in compliance. If not, it becomes a finding, and the agency must make reparation and notify FRCDA as such in writing.

At the annual Project Homeless Connect events, a survey is provided to the participants upon exiting the event in order to record their opinions regarding the services provided.

5. Describe performance standards for evaluating ESG.

System Performance Measures:

Metric 1 Length of Time Homeless

- Decrease Average LOT Homeless to less than or equal to 90 days

Metric 2 Returns to Homelessness

- In less than 6 months (0-180 days) - less than or equal to 2%
- From 6-12 months (181-365 days) - less than or equal to 5%
- From 13-24 months (366-730 days) - less than or equal to 5%
- In 2 years - less than or equal to 10%

Metric 4 Increase in Income

- Earned Income - greater than or equal to 10%
- Non-Employment Cash Income - greater than or equal to 10%

Metric 5 Decrease in New to Homelessness

- Decrease to less than or equal to 15%

Metric 7 Exits to or Retention in Permanent Housing Destinations

- Persons exiting SO who exited to Permanent Housing Destinations greater than or equal to 50%
- Persons exiting ES, SH, TH, and PH-RRH who exited to Permanent Housing Destinations greater than

or equal to 70%

- Persons in PSH retaining or exiting to Permanent Housing Destinations greater than or equal to 90%

CITIZEN PARTICIPATION
PUBLIC HEARING MINUTES

Fall River, Massachusetts

YEAR TWO ANNUAL ACTION PLAN (July 1, 2026-June 30, 2027)

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) **YR 52**

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) **YR 35**

EMERGENCY SOLUTIONS GRANT PROGRAM (ESG) **YR 40**

Under

2025-2030 Five-Year Consolidated Plan

PUBLIC HEARING 1
ON NEEDS/REQUESTS FOR FUNDING/AFFH/PERFORMANCE

To obtain the views of Citizens, Public Agencies, and other Interested Parties on the following: Housing and Community Development Needs, Needs of the Homeless, Strategies and Actions for Affirmatively Furthering Fair Housing, Requests for Funding/Proposed Activities, and Program Performance to be used in development of the Plan.

PUBLIC HEARING
MINUTES
JANUARY 7, 2026

The Public Hearing began at 5:30 p.m. on Wednesday, January 7, 2026 in the City Council Chambers at the Government Center.

The public hearing was opened by Michael Dion, Executive Director and Chief Financial Officer of the Fall River Community Development Agency (FRCDA). Mr. Dion read a prepared statement.

Mr. Dion stated that the FRCDA is responsible for the administration of U.S. Department of Housing and Urban Development (HUD) Community Planning and Development (CPD) programs, among other grant programs, on behalf of the City of Fall River. He stated that the mission of the Agency is to assist local government in achieving high-quality, locally responsive programs, making communities better places to live and work, and improving conditions for low and low- to moderate-income residents. Mr. Dion noted that the FRCDA has performed this function for over fifty (50) years, beginning in the 1970s. He further stated that the Agency annually administers approximately $10 million in federal, state, and private funds, which are disbursed to community agencies providing a wide range of services and activities. The FRCDA serves as a liaison between citizens, service providers, sub recipients, City government, and HUD. All planning documents and efforts require public hearings and citizen input prior to completion.

Mr. Dion stated that the purpose of the public hearing was to provide residents of Fall River and other interested parties with an opportunity to express their views regarding housing and community development needs, the needs of the homeless, strategies to affirmatively further fair housing, requests for funding and proposed activities, including those related to Community Housing Development Organizations (CHDOS), non-housing needs, and program performance in the City of Fall River.

Mr. Dion reported that the City of Fall River Consolidated Plan was approved by the U.S. Department of Housing and Urban Development on July 17, 2025. He stated that the Plan identifies community development, housing, and homeless needs and establishes strategies to address those needs over a five-year period concluding on June 30, 2030. He further stated that the strategies identified in the Consolidated Plan are implemented through Annual Action Plans and that the Plan allowed for the implementation of programming addressing the needs of low- and moderate-income residents during the previous fiscal year.

Mr. Dion stated that the City, through the Fall River Community Development Agency, is preparing an Annual Action Plan for the second year of the five-year Consolidated Plan cycle. The Annual Action Plan will present a schedule of activities and projects to be undertaken during the upcoming program year. These activities and projects are designed to address community needs in conformance with the established five-year goals identified in 2025 through public hearings, written testimony, stakeholder consultations, community-wide surveys, petitions, and formal requests.

Mr. Dion stated that testimony, statements, letters, requests for funding, and petitions submitted at the public hearing will be used in the development of the Year Two Annual Action Plan for the program year commencing July 1, 2026.

Mr. Dion advised that completed Requests for Funding must be submitted to the Fall River Community Development Agency no later than January 21, 2026, at 4:00 p.m. He stated that application materials are available at the sign-in table, at the FRCDA office located at One Government Center, Sixth Floor, Room 633, Fall River, Massachusetts, and on the City of Fall River municipal website www.fallriverma.gov under the Community Development Agency.

Mr. Dion stated that a summary of the proposed Year Two Annual Action Plan will be published on February 25, 2026, on the City of Fall River municipal website, the City Clerk's Office bulletin board, and Fall River Government Television (FRG-TV) Local Cable Access Channel 18. The summary will describe the contents and purpose of the Plan and will identify locations where the full proposed Plan may be reviewed.

Mr. Dion stated that the full draft Annual Action Plan will be made available for public review at the FRCDA office, the City Clerk's Office, the Main Public Library, and on the City of Fall River municipal website. Copies of the draft Plan will be provided at no cost upon request.

Mr. Dion announced that a second public hearing has been scheduled for March 11, 2026, at 5:30 p.m. in the City Council Chambers to allow residents an opportunity to review and comment on the proposed Year Two Annual Action Plan. Written comments will be accepted through March 30, 2026.

Mr. Dion stated that all comments received during the public review period will be considered in the development of the Year Two Annual Action Plan. A summary of comments received, including any comments not accepted, will be included with the final Plan. Residents were encouraged to review the City of Fall River Citizen Participation Plan, which is available on the municipal website under the FRCDA page.

Mr. Dion stated that, in accordance with the submission timetable, copies of the Annual Action Plan and related informational materials will be submitted to the City Council by April 2026. He further stated that the City Council will consider enactment of a resolution authorizing Mayor Paul E. Coogan to submit the Year Two Annual Action Plan to the U.S. Department of Housing and Urban Development on or about May 6, 2026.

Mr. Dion stated that Year Fifty-Two (52) of the Community Development Block Grant (CDBG) Program, Year Thirty-Five (35) of the HOME Investment Partnerships (HOME) Program, and Year Forty (40) of the Emergency Solutions Grant (ESG) Program are scheduled to commence on July 1, 2026.

Mr. Dion reported that the City of Fall River anticipates receiving approximately $2,477,000 in CDBG funds, $1,165,000 in HOME funds, and $227,000 in ESG funds, assuming level funding for the upcoming program year.

Mr. Dion stated that federal regulations require citizens be provided with information regarding the amount of funds available and the range of eligible activities. This information was provided through display advertisements and materials available at the sign-in table, on the City of Fall River municipal website, at the City Clerk's Office bulletin board, and on Fall River Government Television (FRG-TV) Local Cable Access Channel 18.

Mr. Dion explained that the format of the public hearing would allow participants to express their views regarding the City's housing and community development needs, the needs of the homeless, strategies to affirmatively further fair housing, program performance, and requests for funding. Prepared statements were accepted.

Persons wishing to speak were instructed to sign a speaker's sheet and would be called in order. Speakers were requested to state their name and address and, if applicable, the organization represented.

Prior to opening public testimony, Mr. Dion acknowledged receipt of written statements and requests for funding from Jennifer Millerick, Associate Director of the Fall River Council on Aging, and from Joseph Rodrigues on behalf of the Community Housing Resource Board.

Public testimony then commenced. Kenneth Fiola, Executive Vice President of Bristol County Economic Development Consultants, provided testimony in support of continued Community Development Block Grant (CDBG) funding. Mr. Fiola stated that his office has received CDBG funding since 1978 and has invested CDBG, Economic Development Administration (EDA), and Small Business Administration (SBA) funds in distressed census tracts to support economic development activities. He reported that these investments have resulted in the creation and retention of more than 20,000 jobs for low- and moderate-income individuals, the provision of over $86 million in low-interest financing to more than 800 businesses, and the leveraging of significant private sector investment. Mr. Fiola noted that, despite reductions in CDBG allocations over time, the program continues to play an important role in economic development and job creation, generating approximately $3.75 million annually in property and excise tax

revenue for the City. He stated that an application for funding would be submitted by the January 21, 2026 deadline.

Ms. Grace Gerling, Executive Director of the Greater Fall River Recreation Committee, Inc., provided testimony in support of continued Community Development Block Grant (CDBG) funding. Ms. Gerling stated that the organization has served the City of Fall River for more than fifty (50) years and provides recreational, educational, outreach, and youth development programs that primarily benefit low- and moderate-income households. She reported that during the most recent program year the organization served approximately 1,690 individuals, with approximately ninety percent (90%) meeting HUD low-income guidelines, and offered numerous special events and direct service programs. Ms. Gerling highlighted services to at-risk and LGBTQ youth, meal distribution programs providing over 54,000 meals to youth, and food pantry services serving more than 500 individuals. She stated that continued CDBG funding is critical to sustaining these programs and meeting increasing community demand.

Ms. Heather Gervais, Finance and Administration Director of the New Bedford Women's Center, provided testimony regarding domestic violence and sexual assault services provided in the South Coast region, including Fall River. Ms. Gervais stated that the Women's Center has operated for more than fifty (50) years and provides trauma-informed services, including counseling, advocacy, housing assistance, and emergency shelter services. She reported that the organization operates three confidential emergency shelters in New Bedford and Fall River, as well as confidential apartment units, and served 1,137 individuals during Fiscal Year 2025. Ms. Gervais noted that the Fall River emergency shelter has been in operation for over twenty (20) years and has received ESG funding support from the City for more than thirteen (13) years. She stated that the organization will apply for continued ESG and CDBG funding to support shelter operations and services at the Fall River location, noting an increasing demand for emergency shelter and supportive services.

Ms. Sheila Chasse, Director of Housing for Catholic Charities of Fall River, provided testimony in support of continued Emergency Solutions Grant (ESG) funding administered through the Fall River Community Development Agency. Ms. Chasse stated that Catholic Charities provides a range of community and supportive services throughout Fall River and Bristol County, and that ESG funds are used to assist low-income households experiencing housing crises. She reported ongoing demand for rental assistance and noted that, since July 2025, the organization has assisted more than twenty (20) households through ESG-funded services. Ms. Chasse stated that the funding alleviates housing instability for vulnerable households and expressed appreciation for the continued partnership with the City and the FRCDA.

Ms. Rosa Tavares, Director of Homeless Services with Stepping Stone, Inc., provided testimony regarding homeless services and Emergency Solutions Grant (ESG) funding. Ms. Tavares stated that she has worked in the community for approximately twenty-eight (28) years and that Stepping Stone has operated the homeless shelter since 2003 with continuous ESG support. She noted a significant increase in homelessness in recent years and emphasized the growing demand for emergency shelter and related services. Ms. Tavares requested level ESG funding and reported that the shelter has maintained fifty (50) beds year-round since November 2024, consistent with its commitment following relocation in 2016. She highlighted ongoing

collaboration with community partners and winter response efforts, including cold weather shelter operations and motel placements, which have improved access to shelter and housing services. Ms. Tavares expressed appreciation for the continued partnership with the City and the Fall River Community Development Agency

Mr. Dion thanked all speakers and organizations for their continued collaboration and service to the community, particularly in addressing homelessness during the winter season. With no further public comment, the hearing was formally closed. The next public hearing was reiterated for March 11, 2026.

With there being no further comments, the public hearing was adjourned at 5:58 P.M.

Respectfully submitted,

Fall River, Massachusetts

YEAR TWO ANNUAL ACTION PLAN (July 1, 2026-June 30, 2027)

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) **YR 52**

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) **YR 35**

EMERGENCY SOLUTIONS GRANT PROGRAM (ESG) **YR 40**

Under

2025-2030 Five-Year Consolidated Plan

PUBLIC HEARING 2
REQUESTING COMMENT ON PROPOSED
YEAR TWO ANNUAL ACTION PLAN SUMMARY

To provide residents, and all interested parties, with the opportunity to comment on the proposed (draft) City of Fall River Year Two Annual Action Plan.

March 25, 2026

5:30PM City Council Chamber, One Government Center, Fall River, MA 02722

The meeting was called to order by Michael Dion, Executive Director/CFO, at 5:30PM.

Good evening. Thank you for being here tonight. My name is Michael Dion, Executive Director/CFO of the Fall River Community Development Agency (FRCDA).

Before we get started, I am going to provide a brief overview of the role of the FRCDA office and its function within the City. FRCDA is responsible for the administration of the U.S. Department of Housing and Urban Development (HUD) Community Planning and Development (CPD) programs, among other grant programs, on behalf of the City of Fall River.

The agency's mission is to assist local government to do the following: achieve high-quality, locally responsive programs; make communities better places to live and work; and improve conditions for low- and moderate-income residents. FRCDA has performed this function for over 50 years, beginning in the 1970s.

Each year, FRCDA receives approximately $10 million in federal, state, and private funds, which it disburses to community agencies that provide a vast array of services and activities. FRCDA serves as a liaison between citizens, service providers, subrecipients, City government, and HUD. All planning documents and efforts require public hearings and citizen input prior to completion.

Tonight's public hearing is being held to provide residents of Fall River, and all interested parties, with the opportunity to express their views on the draft of the Year Two Annual Action Plan being prepared for submission to the U.S. Department of Housing and Urban Development (HUD).

The City of Fall River Consolidated Plan (2025–2030) was approved by HUD on July 17, 2025. That document identified community development, housing, and homeless needs, as well as a schedule of strategies to address them over a five-year period. The Year Two Annual Action

Plan addresses those strategies with activities to be undertaken through the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs during the program year commencing July 1, 2026.

Copies of the projected use of funds for each of the programs to be undertaken in the second action year are available for public review.

Please note that states of emergency were declared by Governor Maura Healey (for the Commonwealth of Massachusetts) and by Mayor Paul Coogan (for the City of Fall River) on February 22, 2026, for Winter Storm Hernando (also known as the Blizzard of 2026), which impacted our area and necessitated week-long building closures, as well as travel and parking bans.

As a result, FRCDA revised its planning process timetable and uploaded it to the City of Fall River municipal website www.fallriverma.gov on February 27, 2026, the date Government Center reopened to employees and the public. Key dates have changed.

A summary of the proposed Year Two Annual Action Plan was published in the following locations on March 11, 2026: the City of Fall River municipal website, the City Clerk's Office bulletin board, and the Fall River Government Television (FRG-TV) local cable access channel 97. Citizens were invited to submit comments. The summary describes the contents and purpose of the plan and includes a list of locations where copies of the entire proposed plan may be examined.

Copies of the proposed plan are available for public review at the following locations:

- Fall River Community Development Agency, One Government Center
- Office of the City Clerk, Government Center, 2nd Floor
- Fall River Main Public Library, 104 North Main Street
- City of Fall River municipal website under the Community Development Agency page, "Reports and Plans" tab

Residents have until April 13 to submit comments.

All comments received during this review period, including testimony, statements, letters, and petitions submitted at tonight's hearing, will be used in updating the Year Two Annual Action Plan for the program year beginning July 1, 2026.

According to the submission timetable, draft copies of the Year Two Annual Action Plan and pertinent related informational materials will be submitted to the City Council on April 1.

At its meeting on April 28, the City Council will consider enactment of a resolution authorizing Mayor Paul E. Coogan to file the Year Two Annual Action Plan with the U.S. Department of Housing and Urban Development on or about May 15.

Year fifty-two (52) of Fall River's Community Development Block Grant (CDBG) Program, year forty (40) of the Emergency Solutions Grant (ESG) Program, and year thirty-five (35) of the HOME Investment Partnerships (HOME) Program are scheduled to begin July 1, 2026.

Projected funding includes:

- $2,477,723 for the CDBG Program
- $227,105 for the ESG Program
- $1,165,526 for the HOME Program

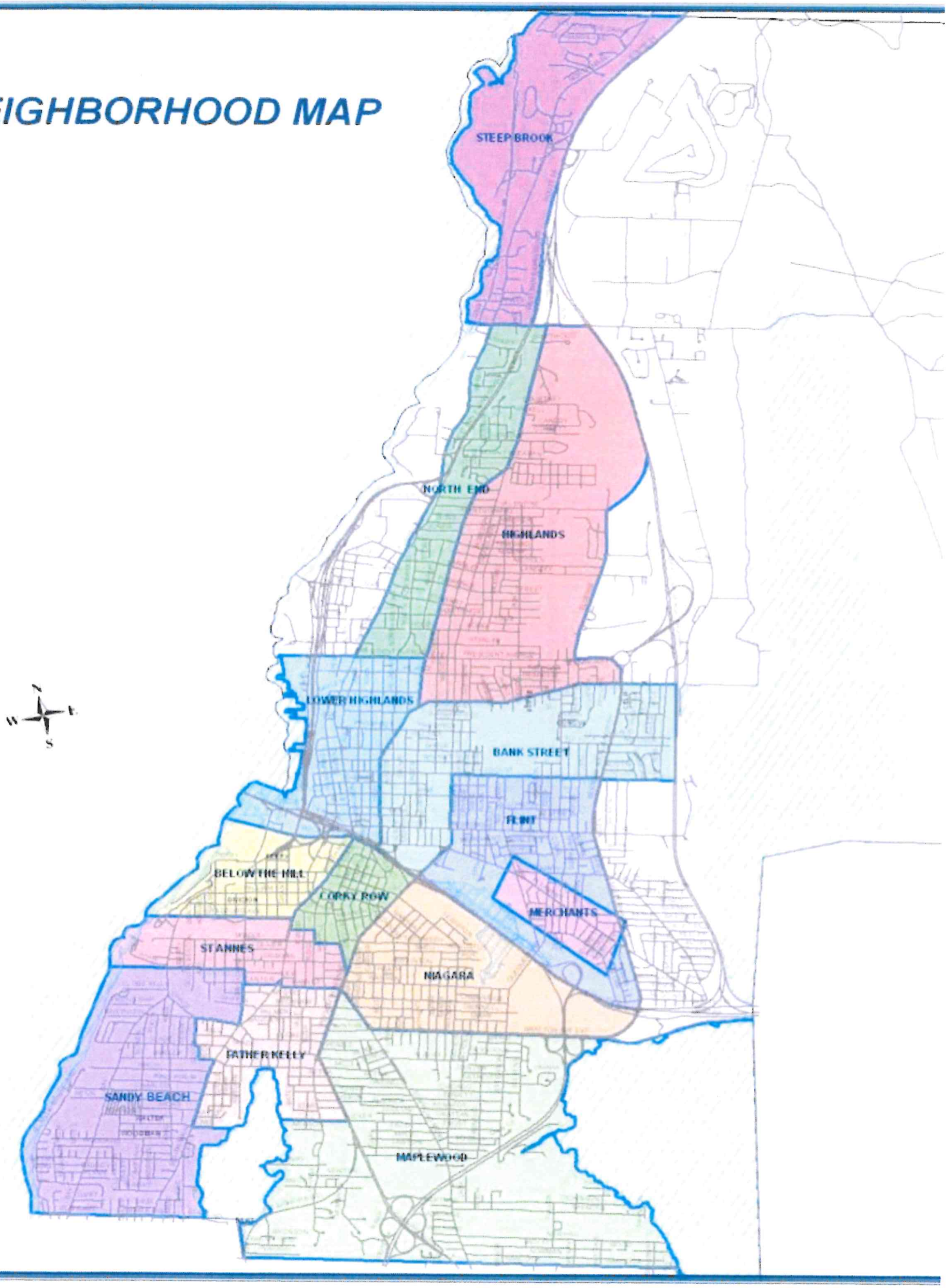
The format of tonight's public hearing will allow participants the opportunity to express their views on the proposed Year Two Annual Action Plan. Prepared statements will be accepted.

Persons wishing to speak have been asked to sign a separate sign-in sheet and will be called to testify. Each speaker should state his or her name and address and, if appropriate, the agency or organization represented.

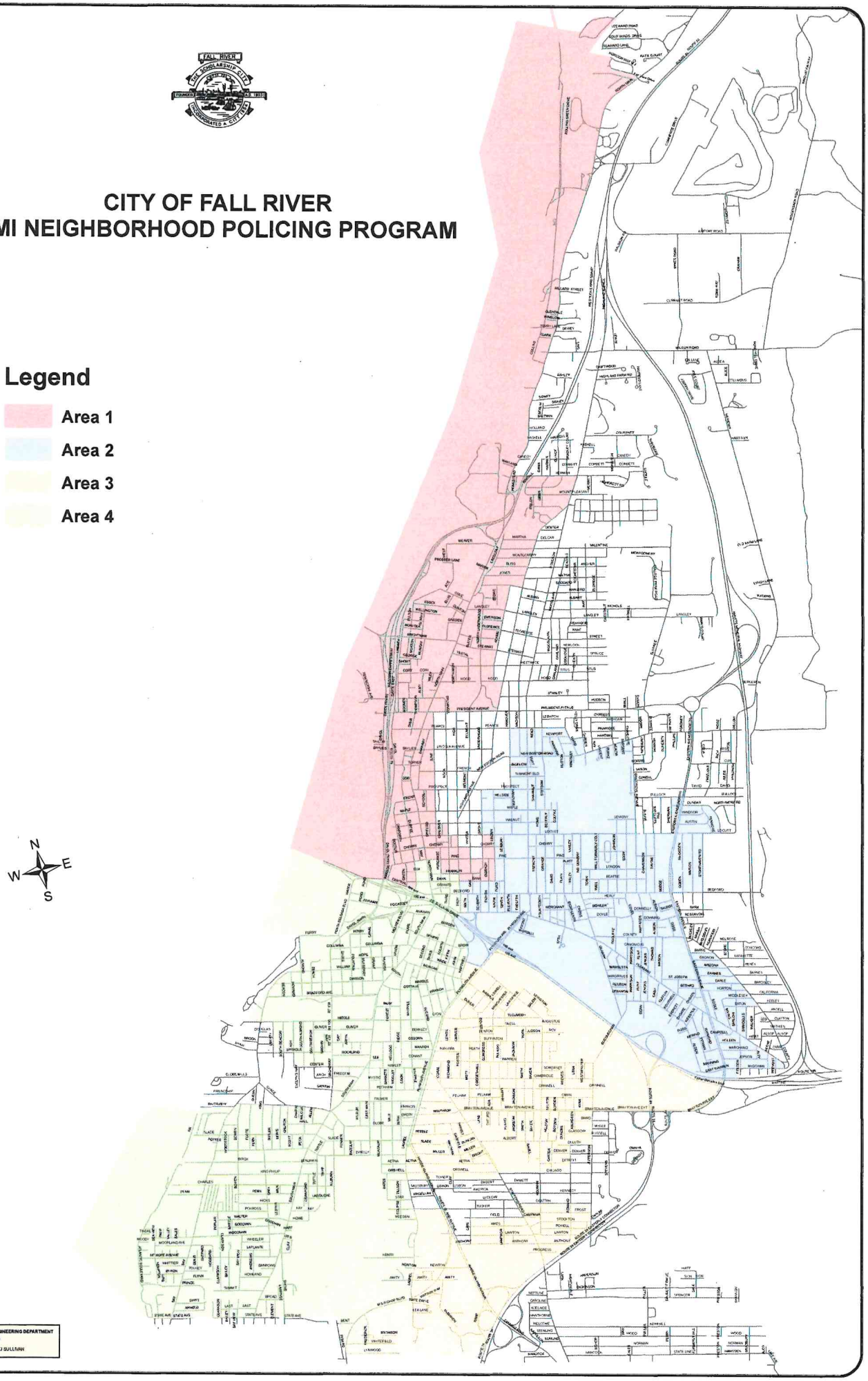
No residents attended to speak at the hearing. Mr. Dion closes the hearing at 5:37PM but reminds viewers that written comments are still welcome.

MAPS

NEIGHBORHOOD MAP



CITY OF FALL RIVER
LMI NEIGHBORHOOD POLICING PROGRAM



APPENDICES

Recapture/Resale Guidelines

The City of Fall River will use the Recapture method to recover HOME funds from projects that have not met the minimum required affordability periods. The proceeds from the repayment of the HOME Program assistance to the original first-time homebuyer will be utilized to assist other HOME Program eligible first-time homebuyers to obtain a home within the City of Fall River, providing the property will be their principal residence.

To ensure that the City recovers all or a portion of the HOME Program funds from a homeowner if the housing is sold, transferred or foreclosed upon within the minimum federally-required affordability period, the following Recapture provisions will be made an express covenant of the borrower applicable to the loan:

If the mortgaged property is sold, refinanced, conveyed, assigned, leased or otherwise transferred or if a senior lender forecloses on any senior mortgage prior to the end of the minimum federally required affordability period as defined by 24CFR 92.254(a)(4), the ADDI/Home Program loan assistance must be repaid to the City of Fall River on a net proceeds basis according to the following mathematical formula:

Net Proceeds = (sales price minus municipal liens minus principal owed to senior lenders minus selling costs);

Homeowner Investment = (downpayment plus principal paid on first mortgage, and any verifiable capital improvement investment made from date of purchase);

City's Investment = (HOME Program Loan(s) assistance);

Total Investment = (homeowner investment plus City's investment);
Amount of Net Proceeds to be returned to the City = $\frac{\text{City's investment}}{\text{Total investment}} \times \text{net proceeds}$

In the event of resale of a property where there is no direct subsidy to the buyer, the City employs a Resale Provision to preserve the full term of affordability and insure the housing is retained for occupancy by low income families. Specifically, the Resale Provision requires that if the owner sells, conveys or otherwise transfers his interest in the premises prior to expiration of the affordability period, such sale, conveyance or transfer shall only be to an eligible, low-income purchaser. Other restrictions concerning notice of sale, maximum resale price and marketing of affordable units(s) apply and are fully detailed in the City's Resale Provision as described here:

1. OWNER OCCUPANCY

The Premises shall be occupied and used as the principal residence of the relevant owner of record ("Owner") and, shall not be leased, refinanced, encumbered (voluntary or otherwise) or

mortgaged without the prior written consent of the Lender. Any rents, profits or proceeds from a transaction described in the preceding sentence which have not received the prior written consent of the Lender shall be paid to the Lender. Each Owner shall keep his, her or their Premises insured against fire and such other casualties as are customarily insured against under a standard homeowner casualty insurance policy.

2. RESALE AND TRANSFER RESTRICTIONS

If any Owner shall desire to sell, convey or otherwise transfer his, her or their interest in the Premises or any portion thereof, prior to the expiration of the AHT, each such Owner shall sell, convey or otherwise transfer the Premises only to a household who at the time of such transfer is an Eligible Purchaser and intends to occupy the Premises as his, her or their principal residence. As used herein "Eligible Purchaser" shall mean and shall meet the qualifying criteria for " Low Income Families" and "Family" described in Section 7(a) of the AHR. Any sale, conveyance, or other transfer, whether or not to an Eligible Purchaser, shall be subject to the Maximum Resale Price limitations as set forth in Section 5 hereof. Any purported sale, conveyance or other transfer which is effected without following the provisions set forth herein shall be null and void. If an Owner shall desire to sell, convey or otherwise transfer his, her or their interest in the Premises or any portion thereof to a third-party buyer prior to the expiration of this AHR, the Owner shall notify the Lender in writing of the Owner's desire to sell the Premises (a "Sale Notice"). The Sale Notice shall set forth (i) the address of the Premises; (ii) the name of the Owner and the Owner's contact information; and (iii) the amount of secured debt on the Premises.

3. RESPONSE TO SALE NOTICE

Upon receipt of a Sale Notice, the Lender shall take the following actions:

The Lender shall determine the Maximum Resale Price, which is the maximum consideration for which the Owner's interest in the Premises or any portion thereof may be sold, conveyed, transferred or otherwise disposed of. The "Maximum Resale Price" for the Premises as of a given date shall be the lesser of (A) the written appraised value of the Premises as determined by a qualified appraiser in good standing with the relevant licensing agency, or agencies, and otherwise reasonably accepted to Lender and ; (B) the sum of : (i) the consideration paid for the Premises as specified in the Deed to the Owner increased three percent (3%) per annum, compounded annually, plus (ii) the actual cost of capital improvements made to the Premises by the Owner from time to time subject to the limitation that credit for capital improvements shall not exceed one percent (1%) per year of the consideration paid for the Premises by the Owner on a cumulative basis and that such credit shall be reduced over time to reflect depreciation of such capital improvements over their depreciable life, plus (iii) the amount incurred by the Owner for the services of a real estate agent, up to an amount not greater than seven percent (7%) of the

sum of the Maximum Resale Price and provided that such expenses are documented to the satisfaction of Lender.

The cost of capital improvements shall be included in the Maximum Resale Price described in (B) in the preceding paragraph, only if, (i) the improvements are considered to e "capital" improvements within the definition of the United States Internal Revenue Code; (ii) the improvements complied with all pertinent statutes, ordinances and regulations at the time such improvements were made, and (iii) the cost of such improvements have been documented to the satisfaction of Lender at the time of resale. The Lender may require the Owner to submit such additional evidence as the Lender may require to compute the Maximum Resale Price. Within thirty (30) days after the later of the date the Sale Notice is given or the date on which all additional evidence required by the lender is submitted by the Owner, the Lender shall furnish to the Owner a certificate hereto stating the Maximum Resale Price for the Premises (a"Maximum Resale Price Certificate ").

4. OWNERS MARKETING OF AFFORDABLE UNIT

Once the Owner has received the Maximum Resale Price Certificate as described above, the Owner may proceed to search for a buyer of the Premises ("Prospective Buyer"). At such time as the Owner has located a Prospective Buyer, the Owner shall give notice to the Lender (a "Prospective Buyer Notice"), which notice shall set forth the price at which the Premises is to be sold and the identity of the Prospective Buyer, shall indicate whether the Owner believes the Prospective Buyer is an Eligible Purchaser and, if so, shall provide contact information for the Prospective Buyer Notice shall be accompanied by a copy of a fully executed offer to purchase or purchase and sale agreement for the proposed transaction, provided that any such offer to purchase or purchase and sale agreement shall expressly provide that it is contingent on Lender's approval of the Prospective Buyer.

5. ELIGIBLE PURCHASER DETERMINATION

Upon receipt of a Prospective Buyer Notice that indicates the Owner believes the Prospective Buyer is an Eligible Purchaser, the Lender shall contact the Prospective Buyer within thirty (30) days and request submission of such evidence as the Lender may require to determine whether the Prospective Buyer is an Eligible Purchaser, as well as information on the Prospective Buyer's first mortgage financing, if available. The Lender shall respond to a Prospective Buyer Notice within thirty (30) days after receipt of all information requested from the Prospective Buyer. If the Lender determines that the Prospective Buyer is an Eligible Purchaser and that the Prospective Buyer's mortgage financing meets the requirements set out in Section 26 below the Lender shall furnish to the Owner a Compliance Certificate. If the Lender determines the Prospective Buyer is an Eligible Purchaser but the Prospective Buyer has not yet received a commitment for mortgage financing or has received a commitment that does not meet the requirements set out in Section 26 below the Lender shall furnish to the Owner an Eligible

Purchaser Certificate. If the Lender determines that the Prospective Buyer is not an Eligible Purchaser, the Lender shall so notify the Owner (a "Negative Eligibility Determination").

6. CONVEYANCE TO PROPECTIVE BUYER

If the Prospective Buyer is an Eligible Purchaser, the Prospective Buyer's mortgage financing must be approved by the Lender as meeting all of the Lender's then-current guidelines for first mortgage loans to buyers of Premises. Unless the Lender previously issued a Compliance Certificate in response to the Prospective Buyer Notice, prior to conveying the Premises the Owner must obtain from the Lender either a Compliance Certificate or a Noncompliance Payment Certificate as described in Section 29 below. The Prospective Buyer may be required to execute at Closing, upon request of Lender, a mortgage in favor of the Lender securing the Prospective Buyer's obligation to comply with the terms of this AHR during the period of such Prospective Buyer's ownership of the Premises.

7. COMPLIANCE AND NONCOMPLIANCE PAYMENT CERTIFICATES

No sale, conveyance, assignment or transfer of the Premises or any interest therein to a party shall be valid under the terms of this AHR unless either (a) a certificate signed and acknowledged by the Lender, stating that the proposed conveyance, sale, transfer or assignment of the Premises or any interest therein, is in compliance with this AHR (a "Compliance Certificate") is obtained by the Owner and recorded with the Registry of Deeds or (b) a certificate signed and acknowledged by the Lender, stating that the Noncompliance Payment Amount, if applicable, has been received or indicating that no Noncompliance Payment Amount is payable (a "Noncompliance Payment Certificate") is obtained by the Owner and recorded with the Registry of Deeds. A Compliance Certificate shall indicate the name of the purchaser, the actual price for which the Premises is being conveyed, the identity of the purchaser's first mortgagee and the terms of the purchaser's first mortgage loan, including the amount, interest rate, term and amortization schedule.

8. CERTIFICATES GENERALLY

Upon written application and upon submission of such evidence as the Lender may require, the Lender shall furnish to any Owner a certificate stating whether a person or household qualifies as an Eligible Purchaser (an "Eligible Purchaser Certificate"). Upon written application and upon submission of such evidence as the Lender may require, the Lender shall furnish to any Owner, mortgagee or person having a security interest in the Premises, a Maximum Resale Price Certificate. An Eligible Purchaser Certificate, a Maximum Resale Price Certificate and a Compliance Certificate shall be valid for the period stated in the certificate, which period shall be no less than ninety (90) days. A mortgagee of the Premises may conclusively rely upon a

Maximum Resale Price Certificate issued by the Lender, provided that such Maximum Resale Price is not exceeded by the consideration for the Premises stated in the recorded deed to the Owner and further provided that such Maximum Resale Certificate is recorded in the Registry of Deeds. This Section shall not limit the right of persons to rely upon certificates of the Lender described elsewhere in this AHR.

9. NONCOMPLIANCE PAYMENTS

Notwithstanding any provision herein to the contrary, if the Owner of the Premises is entitled, pursuant to Section 26 above, to sell, convey or otherwise transfer the Premises to a Prospective Buyer who is not an Eligible Purchaser, the Owner shall immediately and directly pay to the Lender, the Noncompliance Payment Amount. The "Noncompliance Payment Amount" shall equal the excess of the sale price of the Premises over the Maximum Resale Price, Reasonable recording costs and the brokers commissions payable by the Owner in connection with the sale of the Premises shall be taken into consideration by Lender in determining the Non-Compliance Payment Amount. Upon receipt of a Noncompliance Payment Amount under this Section, if any, the Lender shall issue to the Owner a Noncompliance Payment Certificate. A Noncompliance Payment Certificate may be recorded in the Registry of Deeds and such certificate may be relied upon by third parties as constituting conclusive evidence that such Noncompliance Payment Amount, if any, has been paid or that no Noncompliance Payment Amount is payable and that the rights, restrictions, agreements, and covenants set forth herein have been met, provided that the consideration recited in the deed or other instruments conveying the Premises upon such resale shall not be greater than the consideration stated in the Noncompliance payment Certificate. The Noncompliance Payment Certificate shall have the same force and effect as if a Compliance Certificate had been issued hereunder pursuant to the provisions of Section 27. Any third party buyer shall be subject to all of the rights, restrictions, agreements and covenants set forth herein as the successor in interest to the Owner, regardless of whether any Noncompliance Payment Amount has been paid.

10. OWNER COMPLIANCE

Each Owner shall furnish such information about the Premises as the Lender may request from time to time, as to the identity of the Owner and the Owner's Family, the identity of any mortgagee or other person having an interest in the Premises, the consideration paid for the Premises, the condition of the Premises, the identity of the occupants of the Premises and any other information which the Lender deems relevant, all for the purpose of assuring compliance with this AHR. The Lender shall have access to inspect the Premises at reasonable times and on reasonable notice.

Within ten (10) days of the closing of the conveyance of the Premises from an existing Owner to a new Owner, the new Owner shall deliver to the Lender a true and certified copy of the deed of the Premises and the mortgage of the Premises in favor of the Lender, both as recorded, together with information as to the place of recording thereof in the public records. Failure of the new

Owner to comply with the first sentence of this paragraph shall not affect the validity of such conveyance or the applicability of this AHR to the new Owner.

11. MISCELLANEOUS

A. Waiver. Nothing contained herein shall limit the rights of the Lender to release or waive, from time to time, in whole or in part, any of the rights, covenants, agreements or restrictions contained herein with respect to the Premises. No waiver shall be effective against any party unless in writing and executed by such party.

B. Third-Party Beneficiaries. The covenant as to Maximum Resale Price may be enforced by any Owner and/or prospective purchaser of the Premises.

C. Captions Not Binding. The Captions are used only as a matter of convenience and are not to be considered a part of this AHR or to be used in determining the intent of the partied to it.

D. Severability. If any provision of this AHR or the application thereof to any person or circumstance is held to be invalid or unenforceable by any decision of any court of competent jurisdiction, such decision shall not impair or otherwise affect any other provision of this AHR, or the application of such provisions to persons or circumstances other than those as to which it is held invalid or unenforceable.

E. Counterparts. This AHR may be executed in any number of counterparts, each of which when so executed and delivered shall be deemed an original, but such counterparts shall together constitute but one and the same instrument.

F. Other Assurances. Each Owner agrees from time to time, as may be reasonably required by the Lender, to provide a written statement, signed and, if requested, acknowledged, setting forth the occupancy of the Premises and information concerning the resale of such Premises.

G. Governing Law. This AHR shall be construed and governed in accordance with the laws of The Commonwealth of Massachusetts.

H. Successors and Assigns. The provisions of the AHR, as amended, is binding on Borrower, each Owner and each of their successors, heirs and assigns.

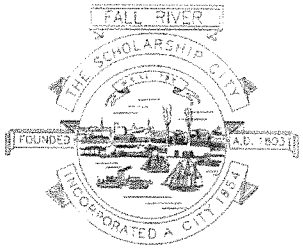
As amended hereby, the Affordable Housing Resale Restriction hereinabove first described is hereby ratified and confirmed and all terms and provision as amended hereby, are and shall remain in full force and effect.

Recapture/Resale Provisions – June 9, 2022 Addendum (per discussion with HUD Rep)

FRCDA does intend to use HOME funds for homebuyer assistance or for rehabilitation of owner-occupied single-family housing and will use the HOME affordable homeownership limits for the area provided by HUD.

If FRCDA plans to limit the beneficiaries or give preferences to a segment of the low-income population, a description of that limitation or preference will be described in FRCDA's Action Plan.

A. FRCDA may permit rental housing owners to limit tenants or give preferences in accordance with 24 CFR 92.253(d) only if the limitation or preference is described in the FRCDA Action Plan.
B. The limitations or preferences will not violate the nondiscrimination requirements in 92.350 and FRCDA will not limit or give preference to students.
C. FRCDA will not limit beneficiaries or give preference to all employees of the jurisdiction.



Coordinated Entry System

OPERATIONAL STANDARDS

City of Fall River, Massachusetts
MA-515

Revised February 2021

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Operational Standards for The Coordinated Entry System

1.0 OVERVIEW

The Coordinated Entry System (CES) is a process to provide easy access to housing and services by those who are homeless or at risk of homelessness. CES may be accessed by calling a centralized phone number, walk-in, or with assistance from another provider. CES is a streamlined process to provide an initial, comprehensive assessment of individuals and families for housing and services so that appropriate referrals are made. CES is operated by Catholic Social Services (CSS) under contract with the Fall River Community Development Agency (CDA).

The participating CoC programs will work cooperatively to provide a single point of intake and initial assessment. This will assist residents in the continuums by meeting their housing needs with more efficiency. CES complies with the goals and regulations of the Emergency Solutions Grant (ESG) and the HEARTH (Homeless Emergency Assistance and Rapid Transition to Housing) Act and, through these operational standards, complies with the HUD Coordinated Entry Notice of the CoC Program interim rule: 24 CFR 578.7(a)8.

Referrals to housing and service providers will be completed through a single source coordinated through the CoC. CSS is responsible for the operations of CES which will be the initial source for intake and initial assessment. All agencies receiving CoC or Emergency Solutions Grant (ESG) funding will be required to participate. Other programs within the CoC are encouraged to participate.

Oversight of the process will be provided by the CES Steering Committee comprised of representatives of the CoC. The CoC, through CDA, will conduct the monitoring of the program.

2.0 NONDISCRIMINATION POLICY

CES complies with applicable civil rights and fair housing laws and requirements. The process ensures the Fair Housing Act (Title VIII of the Civil Rights Act of 1968) is followed which does not allow discriminatory practices based on race, color, disability, religion, sex, familial status, or national origin. The programs follow Section 504 of the Rehabilitation Act of 1973 which prohibits discrimination on the basis of disability under any program or activity receiving Federal financial assistance. Households are prioritized based on the results of the SPDAT, and type of disability does not factor into the decision for placement. Also, households are accepted into programs solely based on the results of the SPDAT and prioritized by Chronic Homeless status, thus Title VI of the Civil Rights Act is followed which prohibits discrimination on the basis of race, color, or national origin under any program receiving Federal financial assistance. Title II and III of the American Disabilities Act are also followed as no public or private entity discriminates on the basis of disability. Additionally, no individual or family shall be discriminated against because of sexual orientation, gender identity, or perceived gender identity.

In operating CES, CSS shall provide equal access to services regardless of disability or difficulty with communication. Consumers have the right to request a reasonable accommodation as an exception to policy or practice. A reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice, or service. Such accommodation is not perceived as special treatment, but rather providing equal opportunity in the use and enjoyment of CES that would otherwise not be possible without said accommodation. CSS can provide documents and interaction in multiple languages for those who have limited English proficiency to ensure that they have access to housing and services through the participating CoC programs.

The Coordinated Entry System is informed by Federal, State and local Fair Housing laws and regulations and ensures that participants are not "steered" toward any particular housing facility or neighborhood because of race, color, national origin, religion, sex, disability, or the presence of children.

All participants in the coordinated entry system shall be informed of the ability to file a nondiscrimination complaint in accordance with the HUD Coordinated Entry Notice CPD-17-01, Section II.B.12.g.

3.0 PROCESS

The Coordinated Entry System process consists of several distinct components:

- **Marketing** of CES shall be an ongoing and robust undertaking to ensure maximum connection and exposure within the community.
- **Training** of the CES staff shall be undertaken periodically and no less than annually; training of community partners shall be offered on an ongoing basis to ensure maximum connectivity and clarity.
- **Access** into the local homeless system is stream-lined and must be low-barrier.
- **Completion of a comprehensive and standardized assessment tool** (SPDAT) provides an assessment of each client based on HUD preferences further identified in these operational standards.
- **Strategic placement** is based on client's completed assessment and existing resources.
- **Monitoring and evaluation** ensure efficacy of the process.

3.1 MARKETING

CES will widely advertise services throughout the community to ensure mainstream resources and consumers, alike, are made aware of the Coordinated Entry System and how one may enter the system for services. All marketing and advertising shall be done in a manner that ensures all people have fair and equal access to the Coordinated Entry System. Such strategic measures shall include, at a minimum:

3.11 CES and the respective CoC will affirmatively market housing and supportive services to eligible persons regardless of race, color, national origin, religion, sex, age, familial status, disability, actual or perceived sexual orientation, gender identity, marital status, or who are least likely to apply in the absence of special outreach.

3.12 CES will ensure all people in different populations and subpopulations within the CoC's geographic area—including people experiencing chronic homelessness, veterans, and families with children, youth and survivors of domestic violence—have fair and equal access to the Coordinated Entry process.

3.13 CES will be promoted in local publications of the CoC that provide information on a variety of services for low-income households, those struggling with addictions, and/or those with mental health issues.

3.14 CES will disseminate information throughout the CoC with the contact telephone number in order to ensure consumers are aware of the appropriate point of contact for access into the Coordinated Entry System.

3.15 CES will conduct at least annual informational and/or training sessions in the CoC for those who are new to the homeless provider services as well as those who provide mainstream resources.

3.16 CES will be available to provide individualized agency training and/or technical assistance on the Coordinated Entry System upon request from the agency.

3.17 CES will post multi-language flyers at locations frequently utilized by those needing services including the local health clinics and bus stations.

3.18 The CoC shall post information about the existence of and access to CES on its website.

3.2 TRAINING

Because all CoC and ESG providers funded through McKinney Vento are required to participate in the CoC's Coordinated Entry System, staff from those CoC and ESG providers must attend training session(s) for CES prior to authorized use of the system.

3.21 Any CoC provider wishing to provide referrals for Permanent Supportive Housing will complete a training by the CoC regarding Coordinated Entry and the SPDAT. The training will be conducted by Catholic Social Services at least annually, and the individual will receive a certificate of completion certifying proficiency and authorization to use the system as a provider producing referrals for Permanent Supportive Housing. Anyone receiving such a certificate shall be considered a "trained provider" for the purposes of these Operational Standards.

3.22 The purpose of the training is to provide all staff administering assessments with access to materials that clearly describe the methods by which assessments are to be conducted with fidelity to the CoC's coordinated entry written policies and procedures.

3.23 All training for the CES process shall include, but not be limited to, a review of these Operational Standards including any adopted variations for specific subpopulations, requirements for use of assessment information to determine prioritization, and criteria for uniform decision-making and referrals.

3.24 The CoC will consult with each participating project and a sampling of project participants on an annual basis to evaluate the intake, assessment, and referral processes associated with the Coordinated Entry System. The requests for feedback must address the quality and effectiveness of the entire coordinated entry experience for both participating projects and households. The sampling of project participants shall include, at a minimum, someone who was provided assistance through each of the following interventions: diversion, prevention, rapid re-housing, or permanent housing as well as a client who may have identified as having a disability and/or falling into one or more of the noted subpopulations so as to ensure a spectrum of users in differing circumstances.

3.3 ACCESS

The CoC offers the same assessment approach and standardized decision-making further described in Section 3.4 at all access points, all of which are usable by all people who may be experiencing homelessness or at risk of homelessness. CES shall be easily accessed by individuals and families seeking housing and/or services either directly at the ADA-compliant CES office within the CoC or by telephone at 774.520.2555 from a 508 or 774 area code anywhere within the CoC's geographic boundaries.

All calls coming into the call center will be handled as follows: a client in need of housing assistance, regardless of whether they've physically arrived at or called an ESG or CoC agency or a mainstream provider, will immediately be referred to CES. If no staff is immediately available, the person will be prompted to leave a message with their contact information so that CES staff can return the call. Once CES staff is connected with the caller, an initial client assessment shall be conducted and basic information will be recorded and logged. All clients will be served on a case-by-case basis with the goal locating the most appropriate resources for the client.

The CoC's access points take reasonable steps to offer coordinated entry process materials and participant instruction in multiple languages to meet the needs of minorities/ethnicities and groups with Limited English Proficiency as well as providing appropriate auxiliary aids and services necessary to ensure effective communication (TTY, large type, etc.).

Regardless of the operational hours of the Coordinated Entry System, individuals are able to access emergency services such as emergency shelter, independent of the operating hours of the system's intake and assessment processes by contacting the emergency shelter directly. Once someone has entered emergency shelter, shelter staff shall work one-on-one with the individual in ensuring their direct access to the CES intake and assessment processes within 24-48 business hours of entering shelter.

3.31 Families: Because Massachusetts is a right-to-shelter state, all families seeking emergency shelter must go through the state's Emergency Assistance (EA) system through the MA Department of Housing and Community Development's (DHCD's) "telephonic intake line" at 1.866.584.0653. Families should always contact the state for assistance through this line *prior to* access CES. Families contacting CES first will be provided with this information. Families contacting CES who have already been determined ineligible for state shelter will be assisted by CES staff focusing on diversion and opportunities for rapid re-housing and permanent housing.

3.32 Victims of Domestic Violence, Sexual Assault, Dating Violence, Stalking, Trafficking: Domestic violence is a pattern of violence or intimidation in a relationship by one partner/person against another, designed to establish power and control over the victim. It may be physical, sexual, and include psychological abuse or assaults. If the client is in imminent danger, fleeing, attempting to flee, under extreme life-threatening duress, or is involved in a current domestic violence situation, the CES staff will immediately provide safety planning and connection with appropriate resources including: police, SafeLink 24/7 Crisis Hotline, and/or local domestic violence shelters. No person shall be denied access to the coordinated entry process on the basis of being, or having been, a victim of domestic violence, sexual assault, dating violence, stalking, or trafficking.

3.33 Veterans: If the client is a veteran, the client will be referred to the appropriate veteran's agencies. Individual veterans will be referred to First Step Inn at 508.679.8001; Veterans with custody of minor children will be referred to the state's Emergency Assistance (EA) system through the MA Department of Housing and Community Development's (DHCD's) "telephonic intake line" at 1.866.584.0653.

3.34 Street Outreach: Street outreach efforts funded under the ESG or CoC program shall be linked to the coordinated entry process. All street outreach efforts shall ensure that the outreach worker is providing the unsheltered homeless with information regarding the existence of and access to CES and shall, to the greatest extent possible, offer immediate

access to CES by providing transportation and/or phone services to ensure direct and immediate ease of access to CES.

All households who are included in more than one of the populations noted (such as a veteran who is a victim of domestic violence) shall be served at all access points for which they qualify, meeting their most immediate needs first.

3.4 STANDARDIZED ASSESSMENT TOOL (SPDAT)

The CoC consistently applies one standardized assessment tool—the SPDAT (Service Prioritization Decision Assessment Tool) in the operation of its Coordinated Entry System in order to ensure consistency throughout the CoC so as to achieve fair, equitable, and equal access to services within the community. The CES staff understands that there may be other circumstances as agreed upon by the CoC that may affect the preferences when scoring a SPDAT such as deconcentrating a congregate shelter during a pandemic. (See "Pandemic/Disaster-Related Deviations")

3.41 A trained provider will complete a SPDAT (Prioritization Decision Assessment Tool) with the client in order to go onto a waiting list for PSH (Permanent Supporting Housing).

3.42 A trained provider will give the completed SPDAT as well as proof of homelessness OR chronic homelessness to the CES staff in order to enter the waitlist for Permanent Supportive Housing (PSH).

3.43 CES staff will give the client a score based on the completed SPDAT and will refer the client to an opening in PSH (if available) or, if there are no openings available, will place the client on a PSH wait list with the priority rating as determined by the SPDAT.

3.44 The standards, policies, and/or procedures of CES cannot be used to screen people out of the coordinated entry process due to perceived barriers to housing services including, but not limited to, too little or no income, active or a history of substance abuse, domestic violence history, resistance to receiving services, the type or extent of disability-related services or supports that are needed, history of evictions or poor credit, lease violations or history of not being a leaseholder, or criminal record.

3.45 No part of the assessment process can require the disclosure of specific disabilities or diagnoses; such information can only be obtained for purposes of determining specific program eligibility in order to ensure appropriate referrals.

3.5 STRATEGIC PLACEMENT

The CoC uses the coordinated entry process to prioritize persons experiencing homelessness within the CoC's geographic area based on:

- Specific and definable set of criteria that are documented, made publicly available, and applied consistently throughout the CoC for all populations:
- The CoC's Operational Standards including the factors and assessment information with which prioritization decisions are made:
- Prioritization policies and procedures within the CoC's written standards regarding CoC and ESG under 24 CFR 578(a)(9) and 24 CFR 576.4.

Immediate interventions that do not require prioritization based on severity of service need or vulnerability shall be those individuals or families requiring entry into emergency shelter or, in the case of cold weather, the overflow shelter. In such cases the following shall apply:

3.51 Shelter Services

a. Staff will attempt to locate shelter for the individual or family based on availability provided to CES each morning.
b. Staff will assist with providing a family information as to how to access DHCD (Department of Housing and Community Development) assistance for EA (Emergency Assistance) shelter services.
c. Staff will contact shelters not utilizing the Coordinated Entry System to attempt to locate an opening for immediate service.

Those interventions that do require prioritization based on severity of service need or vulnerability shall be those individuals not requiring emergency interventions. The following order, consistent with the CoC's own written standards providing guidance for evaluating individuals and families' eligibility for housing and/or services, will be used when assessing each individual client:

3.52 Diversion

a. CES staff will review potential resources with the client to see if it's possible to stay with family and to assess other resources the client may have.
b. Staff will review resources used in the past and potential resources that a client could use either temporarily while accessing services or to prevent the need for ongoing services.
c. If sustaining housing is possible, staff will divert to prevention or rapid re-housing.

3.53 Homeless Prevention

a. Anyone presenting as a candidate for prevention services/assistance will be referred by CES staff to ESG staff for determination of eligibility of Homeless Prevention funding.

3.54 Rapid Re-Housing

a. Anyone presenting as a candidate for rapid re-housing will be referred by CES staff to ESG staff for determination of eligibility of Rapid Re-Housing funding.
b. If sustaining housing is possible, staff will divert to prevention.

3.55 Permanent or Transitional Housing

a. Client will complete the SPDAT in order to go onto a waiting list for PSH or TH.
b. Client will be given a score based on need and will be referred to an opening in PSH or TH based on priority rating which is determined by the SPDAT.
c. If there are no openings available, client will enter a waiting list which is based on those with the most need and will instruct them on accessing emergency shelter if necessary.

In addition to these placement standards for clients and eligibility standards in Section 4.0 of these Operational Standards, all other minimum standards presented in the CoC's Written Standards shall additionally be met or exceeded by the respective programs providing each housing type.

3.6 MONITORING AND EVALUATION

The Fall River Community Development Agency is responsible for leading the evaluation process with assistance from the Coordinated Entry Steering Committee. The purpose of the evaluation is to identify opportunities to improve the processes and policies.

CDA will conduct annual monitoring of the Coordinated Entry System to ensure compliance with these Operational Standards, consistency with its contractual obligations with the City, and efficiency and effectiveness in service delivery. CES will also be monitored to ensure the process is ensuring client confidentiality.

The CES operating agency may additionally conduct its own in-house monitoring upon stakeholder consultations, client surveys, and feedback from other providers as to the CES process.

4.0 ELIGIBILITY

Determination of eligibility differs from the process of prioritization. The CoC does not use data collected from the assessment process to discriminate or prioritize households for housing/services on a protected basis (e.g. race, color, national origin, religion, sex, age, familial status, disability, actual or perceived sexual orientation, gender identity or marital status).

4.1 Residency. When applying for any Permanent Supportive Housing (PSH) program or Emergency Shelter program (ES), residency is determined. Residency can be determined by current placement (if placed in the Continuum, then they are eligible for Continuum services) or by showing reasonable ties to the CoC. Applicants should be able to show that they either became homeless in Fall River and were forced to leave in order to find temporary housing or shelter, or have services in the community (medical, school, DTA, DCF, etc.) which would indicate that the City of Fall River is their home of origin. In the case of emergency shelter, there should be a self-certification that a person has become homeless in the City of Fall River; this will suffice as to eliminating any barriers to emergency services.

In the rare circumstance that there are NO eligible participants on the waitlist for PSH within the Fall River Continuum requesting a referral, then the FRCoC programs may accept outside CoC referrals if deemed necessary and appropriate using their own discretion.

4.2 Thresholds

4.21 Emergency Shelter

- Participants must meet the HUD definition of homelessness.
- Participants can be safely maintained in shelter, and behavior is not an obstacle to safety.
- Families must be referred to the Massachusetts (DHCD) Department of Housing and Community Development before offered other shelter/housing options.
- Emergency Shelter should be reserved for the most vulnerable, hardest-to-serve clients.

4.22 Transitional Housing

- Applicant must be screened for diversion first.
- Applicant must be homeless coming from shelter and/or streets with income below 30% AMI (Area Median Income).
- Participants must be able to be safely maintained in the program.
- Client cannot be slated for PSH.
- Client must be classified as one of the following special subpopulations:
  - Young adult 18-24;
  - Family with children under age 5;
  - Substance use disorder;

- Behavioral health disorder;
- Military veteran; or
- Fleeing DV with DV as the cause of recent homeless episode.

4.23 Rapid Re-Housing

- RRH is an intervention designed to help individuals and families quickly exit homelessness and return to permanent housing.
- Assistance is offered without preconditions (such as employment, income, absence of criminal record, or sobriety).
- Resources and services are tailored to the unique needs of the household.

4.24 Permanent Supportive Housing

- Applicant must meet HUD definition of literally homeless AND
- Include one family member with a disability.
- For CoC-funded PSH units, the priority for housing is given to those households who are defined as chronically homeless with the most barriers to housing.

5.0 NOTIFICATION of VACANCIES

Participating agencies must complete eligibility forms (see addendum) for each participating program. Eligibility forms will be updated annually to reflect the most current bed counts and eligibility criteria.

A participating agency with a new program will be responsible to submit the eligibility criteria form to the CES operating agency within a minimum of five business days before the program begins.

If a new CoC agency would like to participate in CES, they will first need to contact the CoC and execute an MOU (Memorandum of Understanding) for that Continuum. The agency then must work with the CoC to ensure they have provided the necessary documentation and information to participate in CES.

5.1 Emergency Shelter

Individuals accessing Emergency Shelter beds for are not required to use the Coordinated Entry System, so therefore emergency shelters are not required to report vacant beds to the CES operating agency. Family emergency shelters are also exempt from the process because the referral process is through the state.

5.2 Transitional Housing

TH Programs must report vacancies to the CES operating agency as they occur. Staff at the program receiving the referral will determine eligibility and acceptance or rejection into the program within three business days. If the homeless family or individual is accepted, the receiving program must document that acceptance and arrange for move-in within three business days from acceptance. To ensure that vacancies are promptly filled, CES staff may issue up to three referrals per vacancy.

5.3 Rapid Re-Housing

Anyone presenting as a candidate for rapid re-housing will be referred by CES staff to ESG staff for determination of eligibility of Rapid Re-Housing funding. If sustaining housing is possible, staff will divert to prevention.

5.4 Permanent Supportive Housing

PSH Programs must report vacancies to the CES operating agency as they occur. Staff at the program receiving the referral will determine eligibility and acceptance or rejection into the program within five business days. If the homeless individual or family is accepted the receiving program must document that acceptance and arrange for move-in as follows:
Project-Based PSH Program – dependent upon readiness of the unit.
Scattered-Site PSH Program –

- Dependent upon tenant's acceptance of apartment,
- Dependent upon landlord acceptance of tenant, and
- Dependent upon inspection of unit, repairs and re-inspection as applicable.

To ensure that vacancies are promptly filled, the CES staff may issue up to three referrals per vacancy.

6.0 CLIENT/CONSUMER CHOICE – PREFERENCE AND DECLINE POLICY

In accordance with HUD standards, clients are able to decline a referral and continue to receive services. Participants in the Coordinated Entry System are freely allowed to decide what information they provide during the assessment process, to refuse to answer assessment questions, and to refuse housing and service options without retribution or limiting their access to other forms of assistance.

In the case that a client declines a referral for a valid reason as decided by the CES process and the Receiving Program, CES Coordinator, at discretion, will require a case conference to review and resolve rejection decisions by clients. The purpose of the case conference will be to resolve barriers to the client receiving the indicated and desired level of service.

When a client refuses or rejects options presented to them, they maintain the right to remain on the placement/waiting list in accordance with their existing SPDAT score.

Clients who accept a housing/service option at a program requiring certain pieces of information to ensure program eligibility when required (such as evidence of homelessness in order to comply with HUD's definition of homelessness) must produce that evidence in order to maintain their access into that program.

7.0 PROVIDER DECLINE POLICY

7.1 Emergency Shelters

If a CES participant is being referred to shelter through CES, emergency shelters may only decline individuals and families found eligible for and referred by CES under limited circumstances including:

- No actual vacancy available;
- The household presents with more people than referred by CES;
- The Emergency Shelter has determined that the individual or family cannot be safely accommodated.

The Emergency Shelter must accommodate the client or provide an appropriate referral and must report the reason for any decisions to reject a client to CES. If the rejected client has not otherwise been accommodated for the night and no appropriate referral can be made, the ES must refer the client back to CES.

7.2 Transitional Housing, Rapid Re-Housing, and Permanent Supportive Housing

TH, RRH, and PSH programs may only decline individuals and families found eligible for and referred by CES under limited circumstances which include the following:

- No actual vacancy available;
- The household presents with more people than referred by CES;
- The household has missed two intake appointments;
- Based on individual program policies and procedures, the Receiving Program has determined that the individual or family cannot be safely accommodated;
- Based on individual program policies and procedures the receiving program has determined the individual cannot meet tenancy obligations with the supports provided by the program;
- The Household has not presented at the Receiving Program within five business days from the intake appointment.

Programs may not decline persons with psychiatric disabilities for refusal to participate in mental health services as long as the client reasonably complies with the tenancy and is of no harm to himself or others.

Providers must accept at least two of every three referrals received from CES.

If a client who has been referred by CES has not presented at the receiving program within five business days from the intake appointment, the Receiving Program must notify CES staff and document the lack of follow through by the client.

Should client present at or contact the Receiving Program after more than five days from the appointment, the Receiving Program must refer the client back to CES. The client maintains the right to remain on the placement/waiting list in accordance with their existing SPDAT score.

7.3 Clients declined by all referrals

CES may convene a case conference in the event that a client has been declined by three programs. The purpose of the case conference will be to resolve barriers to the client receiving indicated level of service. CES will determine which parties will attend the case conference, including but not limited to the assessment entity, the receiving programs, and other collateral contacts as determined necessary. CES will then arrange a conference with the client to discuss any alternative options.

8.0 RETURNS TO EMERGENCY SHELTER OR THE STREETS

If a client/household can no longer be served by a housing program and the receiving program has exhausted all of its agency resources, CES should be notified to determine if another placement could be made to prevent a return to emergency shelter or the streets.

9.0 HOLDING BED/UNIT WHILE LOCATING CLIENT

9.1 Emergency Shelter

In the case a referral is made to emergency shelter, the provider is required to hold a bed until a time as set by the Emergency Shelter's protocols in order for the individual or household to arrive at the Emergency Shelter.

9.2 Transitional Housing, Rapid Re-Housing, and Permanent Supportive Housing
Once a referral has been made by CES, the receiving program is required to hold the unit vacant for three business days in order to locate and inform the individual or household of the availability of housing and arrange the intake.

10.0 GRIEVANCE AND APPEALS POLICIES

An appeal is a formal request to review information and change a decision. A grievance is any complaint other than one that involves a coverage decision. Any person participating in the Coordinated Entry System (CES) has the right to file a grievance or appeal a decision made by the CES or agencies participating in the CES. The purpose of the grievance and appeals process is to ensure that if a client has a problem or concern with the CES, they have a confidential means to report the concern.

Completing the grievance form will not negatively affect a client's status within CES. The form should be completed if the grievance relates to one of the following:

- Access to Coordinated Entry System (e.g., no assessment provided);
- Assessment (e.g., scoring);
- Prioritization (e.g., disagreement with housing designation);
- Housing referral (e.g., lack of follow through from housing provider);
- Other (please be specific).

It is the referring service provider's responsibility to notify CES participants of their right to file a grievance and/or appeal and to reasonably assist the participants in filing any such grievance. Grievances and Appeals may be in handled in the following ways:

10.1 Grievances and appeals directed to a program and/or program agency shall be handled in accordance with the grievance policies and procedures of that organization. Organizations should keep records of such complaints on file and have them available upon request.

10.2 Individuals who are dissatisfied with the CES process or outcome should submit a written grievance, preferably using the official Coordinated Entry System Grievance Form, and submitted within 10 days of client notification to the Fall River Community Development Agency (CoC Lead), the CES Operating Agency, and/or any CES-participating agency. Complaints should include the date of the event, the reason for the complaint, and contact information of the person that has submitted the complaint. Complaints will be reviewed and responded to by CDA or whichever agency CDA sees fit to answer the complaint, and the answer in writing within 15 calendar days of receipt.

10.3 If the complaint is not resolved to the individual's satisfaction, the complainant may request that the matter be forwarded to the CES Steering Committee for review. The Steering Committee will issue a final decision within 10 calendar days of receipt. Individuals who feel they have been discriminated against may file a complaint with the Massachusetts Commission Against Discrimination: https://www.mass.gov/how-to/how-to-file-a-complaint-of-discrimination.

11.0 DOCUMENTS

CES will utilize uniform documentation for initial assessment, SPDAT, and other procedures. The following documentation will be provided to all agencies within the Continuum of Care that use CES. The documentation will be part of the written standards and procedures. The documentation is subject to change as necessary in order to most effectively serve the clients.

The following documents are being provided as resource material to assist in documentation and record-keeping to be used at your discretion. They are included within the Addendum to these Operational Standards:

- Initial Assessment
- SPDAT
- Flow Chart for Family Seeking Shelter
- Flow Chart for Individual Seeking Shelter
- Daily Bed Count for Emergency Shelters
- Proof of Disability Form
- Proof of Chronic Homelessness Form
- Proof of Homelessness Form
- Release and Revocation of Services Form

12.0 DATA

CES staff will perform client level data for all Coordinated Entry clients on an ongoing basis into the CoC's Homeless Management Information System and will ensure the highest level of data quality at all times.

12.1 The CoC, through its HMIS Standards and CoC Standards requires the protection of all data collected through the CE assessment process. Security/Privacy protocols will be reviewed during the City's monitoring process of CES.

12.2 Prior to the recording, logging or input of any data, consent from the client permitting the sharing and storage of their information for the purposes of assessing and referring them through the Coordinated Entry System and to better understand the efficiencies of the system shall first be obtained by CES staff.

12.3 The CoC prohibits denying services to clients if the client refuses to allow their data to be shared *unless Federal Statute requires collection, use, storage and reporting of a client's personally identifiable information as a condition of program participation.*

12.4 All information/data shall be maintained according to the same data privacy and security protections prescribed by HUD for HMIS practices in the HMIS Data and Technical Standards.

12.5 In accordance with Section 3.45 of these Operational Standards, the assessment process cannot require disclosure of specific disabilities or diagnosis. Specific disability or diagnosis information may only be obtained for purposes of determining program eligibility to make appropriate referrals.

Refinancing Guidelines

Under certain circumstances HOME allows the use of HOME funds for refinancing. However, the HUD regulations, at 24 CFR 92.206(b), require that "Refinancing Guidelines" be included in the local participating jurisdiction's Consolidated Plan. Subject to certain HUD requirements, the local participating jurisdiction designs its own "Refinancing Guidelines", and includes these guidelines in the Consolidated Plan for public input and HUD review/approval. The HOME regulations, at 24 CFR 92.206(b), allow HOME funds to pay "the cost to refinance existing debt secured by housing that is being rehabilitated with HOME funds:

1. For single family (1 to 4 family) owner-occupied housing when lending HOME funds to rehabilitate the housing, if the refinancing is necessary to reduce the overall housing costs to the borrower and make the housing more affordable; or

2. For multifamily projects, when lending HOME funds to rehabilitate the units if refinancing is necessary to permit or continue affordability under 24 CFR 92.252. The Participating Jurisdiction must establish refinancing guidelines and state them in its consolidated plan."

The proposed "Refinancing Guidelines" below describe the conditions under which the City of Fall River, through CDA, will use HOME funds in any project proposing to refinance existing debt on a multifamily housing property.

HOME funds may not be used to refinance properties that previously received HOME funding. This is a HOME regulations requirement. It is stated, at 92 CFR 92.214(a)(7), that HOME funds may not be used to provide HOME assistance (beyond one year after project completion) to a project previously assisted with HOME funds during the period of affordability established in the original written agreement.

Use of HOME funds for refinancing will only be allowed in multifamily projects, which are proposed to be rehabilitated with HOME funds. This is a HOME regulations requirement. It is stated, at 24 CFR 92.206(b), that HOME funds may be used to pay "the cost to refinance existing debt secured by housing that is being rehabilitated with HOME funds.

Use of HOME funds cannot be used to refinance single family or multifamily housing loans made or insured by any Federal program, including the CDBG program.

The refinancing must be necessary to permit or continue affordability under HOME regulations at 24 CFR 92.252 ("Qualification As Affordable Housing: Rental Housing"). The purpose of the refinancing must be to maintain current affordability and/or create additional affordable units. This is a HOME regulations requirement at 24 CFR 92.206(b)(2).

The new investment of HOME funds for refinancing can be made either to maintain current affordable units, or to create additional affordable units. Levels of affordability will be, at a minimum, those required by the HOME Program regulations. This guideline is a HOME regulations requirement, at 24 CFR 92.206(b)(2)(iii): the Guidelines must "state whether the

new investment is being made to maintain current affordable units, create additional affordable units, or both."
For example an increased affordability level may be achieved:

1. by lowering the existing rent;
2. by increasing the number of affordable units;
3. by extending the term of existing affordability restrictions; or
4. by a combination thereof.

The level of additional affordability (if any) will be determined in the context of overall financial feasibility of each financing.

Regardless of the amount of HOME funds invested, the minimum affordability period shall be at least 15 years. This is a HOME regulations requirement at 24 CFR 92.206(b)(2) and by 24 CFR 92.206(b)(2)(iv), (HOME normally requires minimum affordability periods: under $15,000/unit = 5 years; $15,000-$40,000/unit = 10 years; over $40,000/unit = 15 years; new construction = 20 years).

The investment of HOME funds for refinancing will be allowed jurisdiction-wide. Eligible properties must be located in the City of Fall River. This is a HOME regulations requirement at 24 CFR 92.206(b)(2)(v), which requires the guidelines to specify whether the investment of HOME funds for refinancing will be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy.

CD HOME Program Specific Requirements

Eligible Applicant Description:

Homeowner or Investor Rehabilitation Applicants

- Owner-occupants must be low-income (80% of area median income)
- Must demonstrate strong financial capacity
- Must be credit worthy and gainfully employed
- Must have sufficient capital
- Must not have a mortgage
- Credit Score must be a minimum of 650
- Debit to income ratio must not exceed 45%

First-time Homebuyer Applicants

- Must be a first-time homebuyer
- Must be income eligible
- Must be gainfully employed and credit worthy
- Credit Score must be a minimum of 650
- Debt to income ratio must not exceed 45%
- Borrower must have at least $3,000 in the bank
- GAP analysis must be neutral
- 1.5% of the purchase price for down payment
- Must complete a first-time homebuyer workshop

Process for soliciting and funding applications or proposals:

The soliciting and funding of applications are done on a first-come first-serve basis. If there is not enough HOME funds to fund applications, applicants are put on a waiting list until funds become available. Applications that meet the priorities and help the City attain its goals as contained in the Five Year Consolidated Plan take priority over other applications.

Location of where detailed information may be obtained:

Detailed information about all of the City's grant programs can be obtain physically from the CDA offices located at One Government Center, Room 633 or at the City's website fallriverma.org. Funding applications are available at the CDA office located at One Government Center Room 633.

GRANTEE SF-424s AND CERTIFICATIONS

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier: Community Dev Block Grant

5a. Federal Entity Identifier: HUD

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Fall River, Massachusetts

* b. Employer/Taxpayer Identification Number (EIN/TIN): 046001387

* c. UEI: PZNVFLKJGLX9

d. Address:

* Street1: One Government Center
Street2:
* City: Fall River
County/Parish:
* State: MA: Massachusetts
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 02722-7700

e. Organizational Unit:

Department Name: Community Development Agency

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: Michael
Middle Name: Peter
* Last Name: Dion
Suffix:

Title: Executive Director

Organizational Affiliation:

* Telephone Number: 508-679-0131
Fax Number: 508-679-0752

* Email: mdion@fallriverma.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Assistance Listing Number:

14-218

Assistance Listing Title:

Community Development Block Grant

*** 12. Funding Opportunity Number:**

Community Development Block Grant

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

CDBG Program - undertake activities eligible in accordance with the Housing and Community Development Act of 1974 as amended.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: MA 4&9 | * b. Program/Project: MA 4&9

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2026 | * b. End Date: 06/30/2027

18. Estimated Funding ($):

* a. Federal	2,481,916.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	2,481,916.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Paul
Middle Name:	E.
* Last Name:	Coogan
Suffix:	
* Title:	Mayor
* Telephone Number:	508-324-2600
Fax Number:	508-324-2626
* Email:	mayor@fallriverma.gov
* Signature of Authorized Representative:	
* Date Signed:	05/14/2026

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Approval No.4040-0009
Expiration Date 07/30/2010

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

* SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	* TITLE Mayor
* APPLICANT ORGANIZATION City of Fall River, MA	* DATE SUBMITTED May 14, 2026

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier: HOME Inv Partnership Program

5a. Federal Entity Identifier: HUD

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Fall River, Massachusetts

* b. Employer/Taxpayer Identification Number (EIN/TIN): 046001387

* c. UEI: PZNVFLKJGLX9

d. Address:

* Street1: One Government Center
Street2:
* City: Fall River
County/Parish:
* State: MA: Massachusetts
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 02722-7700

e. Organizational Unit:

Department Name: Community Development Agency

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: Michael
Middle Name: Peter
* Last Name: Dion
Suffix:

Title: Executive Director

Organizational Affiliation:

* Telephone Number: 508-679-0131
Fax Number: 508-679-0752

* Email: mdion@fallriverma.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Assistance Listing Number:

14-239

Assistance Listing Title:

HOME Investment Partnership Program

*** 12. Funding Opportunity Number:**

HOME Investment Partnership Program

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

HOME Program - undertake activities eligible under 24 CFR 92.205 that address the housing needs identified in the City of Fall River's Consolidated Plan.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: MA 4&9 | * b. Program/Project: MA 4&9

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2026 | * b. End Date: 06/30/2027

18. Estimated Funding ($):

* a. Federal	1,123,644.01
* b. Applicant	
* c. State	
* d. Local	
* e. Other	300,000.00
* f. Program Income	120,000.00
* g. TOTAL	1,543,644.01

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Paul
Middle Name:	E.
* Last Name:	Coogan
Suffix:	
* Title:	Mayor
* Telephone Number:	508-324-2600
Fax Number:	508-324-2626
* Email:	mayor@fallriverma.gov
* Signature of Authorized Representative:	
* Date Signed:	05/14/2026

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Approval No.4040-0009
Expiration Date 07/30/2010

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As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
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15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

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18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

* SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	* TITLE Mayor
* APPLICANT ORGANIZATION City of Fall River, MA	* DATE SUBMITTED May 14, 2026

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier: Emergency Solutions Grant

5a. Federal Entity Identifier: HUD

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Fall River, Massachusetts

* b. Employer/Taxpayer Identification Number (EIN/TIN): 046001387

* c. UEI: PZNVFLKJGLX9

d. Address:

* Street1: One Government Center
Street2:
* City: Fall River
County/Parish:
* State: MA: Massachusetts
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 02722-7700

e. Organizational Unit:

Department Name: Community Development Agency

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: Michael
Middle Name: Peter
* Last Name: Dion
Suffix:

Title: Executive Director

Organizational Affiliation:

* Telephone Number: 508-679-0131
Fax Number: 508-679-0752

* Email: mdion@fallriverma.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Assistance Listing Number:

14-231

Assistance Listing Title:

Emergency Solutions Grant Program

*** 12. Funding Opportunity Number:**

Emergency Solutions Grant Program

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

ESG Program - assist centers servicing homeless families and individuals and providing homelessness prevention and rapid re-housing assistance.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: MA 4&9 | * b. Program/Project: MA 4&9

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2026 | * b. End Date: 06/30/2027

18. Estimated Funding ($):

* a. Federal	217,766.00
* b. Applicant	
* c. State	217,766.00
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	435,532.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

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21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Paul
Middle Name:	E.
* Last Name:	Coogan
Suffix:	
* Title:	Mayor
* Telephone Number:	508-324-2600
Fax Number:	508-324-2626
* Email:	mayor@fallriverma.gov
* Signature of Authorized Representative:	
* Date Signed:	05/14/2026

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Approval No.4040-0009
Expiration Date 07/30/2010

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NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
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14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

* SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	* TITLE Mayor
* APPLICANT ORGANIZATION City of Fall River, MA	* DATE SUBMITTED May 14, 2026

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It 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. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It 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.

_____ May 14,2026

Signature of Authorized Official Date

Mayor

Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2026 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It 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 CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG 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, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- 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 which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

_____ May 14, 2026
Signature of Authorized Official Date

Mayor
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature of Authorized Official

May 14, 2026
Date

Mayor
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

_____ May 14, 2026

Signature of Authorized Official Date

Mayor

Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Signature of Authorized Official	May 14, 2026 Date

Mayor
Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,

2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

_____ May 14, 2026
Signature of Authorized Official Date

Mayor
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.